

ADOPTED
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APRIL 19, 1990

MEMORANDUM

TO: BOSTON REDEVELOPMENT AUTHORITY AND
STEPHEN COYLE, DIRECTOR

FROM: THOMAS O'MALLEY, ASSISTANT DIRECTOR FOR
NEIGHBORHOOD HOUSING AND DEVELOPMENT
ANTONIO TORRES, SENIOR PLANNER
MARIA FARIA, SENIOR PROJECT MANAGER

SUBJECT: HOUSING CREATION PROPOSAL SUBMITTED BY PRUDENTIAL LIFE
INSURANCE COMPANY OF AMERICA

SUMMARY: THE PRUDENTIAL LIFE INSURANCE COMPANY OF AMERICA, DEVELOPER OF THE PRUDENTIAL CENTER, HAS SUBMITTED A HOUSING CREATION PROPOSAL THAT WOULD COMMIT \$1,175,000 OF THE PRESENT VALUE OF ITS HOUSING LINKAGE OBLIGATION FOR PHASES ONE AND TWO OF THE PRUDENTIAL CENTER PROJECT TO SUPPORT THE CREATION OF AFFORDABLE HOUSING AT THE ROXBURY CORNERS HOUSING DEVELOPMENT. PRUDENTIAL HAS PROPOSED TO CONTRIBUTE TO THE ROXBURY CORNERS HOUSING PROJECT FOR THE DEVELOPMENT OF 54 UNITS OF COOPERATIVE HOUSING AT 1777-1815 WASHINGTON STREET IN THE SOUTH END URBAN RENEWAL AREA, PROJECT NO. MASS. R-56.

The Prudential Life Insurance Company of America ("Prudential") has entered into a Development Impact Project Agreement ("DIP Agreement") with the Boston Redevelopment Authority (BRA) regarding the proposed redevelopment of the Prudential Center. According to the DIP Agreement, Prudential may satisfy its obligation for a Housing Linkage Payment for Phase One and Two of the Prudential Center Project by contributing to the creation of housing units for low- and moderate-income residents of the City of Boston through payment of a single installment on the Housing Payment Date, a series of seven annual payment installments pursuant to Article 26A of the Code, or some combination of these options.

Prudential has submitted a Housing Creation Proposal which will utilize \$1,175,000 of the present value due for Phases One and Two of the Prudential Center Project in accordance with its DIP Agreement to assist in the development of Roxbury Corners Housing at 1777-1789 and 1797-1815 Washington Street in the South End Urban Renewal Area, Project No. Mass. R-56.

Roxbury Corners Housing is located on three parcels in the South End/Lower Roxbury neighborhood. Parcel 29A is located at 1797-1815 Washington Street, and Parcels SE-70 and SE-71 are located

at 1777-1789 Washington Street. On December 29, 1989, the BRA conveyed Parcels 29A, SE-70 and SE-71 by execution of a Land Disposition Agreement (LDA) and Deed to Roxbury Corners Limited Partnership ("the Partnership"), the developer of Roxbury Corners Housing.

Roxbury Corners Housing will produce a total of 54 limited-equity cooperative housing units, 5,889 square feet of commercial space and 19 surface parking spaces. Of the 54 units, 22 units will be reserved for low-income households and 19 units will be reserved for moderate-income households. The development will consist of two studio units, five one-bedroom units, 25 two-bedroom units, 19 three-bedroom units and three four-bedroom units.

The project architect is Domenech and Hicks, Inc., and the general contractor is Peabody Construction. The construction for this development started in March, 1990. Completion is expected in mid-1991.

The total development cost is \$11,442,485. The Massachusetts Housing Finance Agency (MHFA) has committed \$5,829,073 for construction and permanent financing. The Executive Office of Communities and Development has committed \$2.5 million in the form of a Rental Development Action Loan for operating subsidy, and \$320,000 from the Housing Innovations Fund for permanent financing. The other necessary funds have come from tax credit syndication proceeds and from a BRA grant.

On December 14, 1989, the Director was authorized to execute a Bridge Loan Agreement against anticipated Linkage Funds for an amount not to exceed \$1,175,000 to be used for the creation of the Roxbury Corners Housing development. This Bridge Loan Agreement was to constitute a standby commitment only to be used for the project if Linkage Funds were not available, in whole or in part, at the earlier event to occur, October 1, 1990, or the disbursement by MHFA to the Partnership of not less than 75 percent of its construction loan in the amount of \$5,829,073. In the event that the Bridge Loan is disbursed prior to the receipt of Linkage funds, the entire outstanding indebtedness of the principal of the Bridge Loan will be repaid from the Linkage funds.

The Partnership is requesting a Housing Creation loan from the Neighborhood Housing Trust in an amount not to exceed \$1,175,000 (or \$28,658 per unit) to support the development of Roxbury Corners. The payment of \$1,175,000 should be made in a single installment on the Housing Creation Payment Date. The BRA will lend the Housing Creation funds to the South End/Lower Roxbury Development Corporation who, in turn, will lend said funds to the Roxbury Corners Limited Partnership.

On April 3, 1990, the Neighborhood Housing Trust voted to recommend that the BRA approve the Housing Creation Proposal as submitted and generally described by Prudential, which proposes

to assist Roxbury Corners Limited Partnership in developing Roxbury Corners by providing funds in an amount not to exceed \$1,175,000 of the present value of its housing creation obligation.

It is, therefore, recommended that the Housing Creation Proposal submitted by the Prudential for the creation of 54 new and rehabilitated housing units (including 41 units affordable to low- and moderate-income households) at Roxbury Corners, located at 1777-1789 and 1797-1815 Washington Street in the South End Urban Renewal Area, be approved.

Appropriate votes follow:

VOTED: That the BRA finds after consideration of evidence submitted at a public hearing on this date, April 19, 1990, regarding the Housing Creation Proposal submitted by the Prudential Life Insurance Company of America: (1) that the Prudential Life Insurance Company of America may make a single installment on the Housing Creation Payment Date of \$1,175,000 as a Development Impact Project Exaction pursuant to Article 26 of the Boston Zoning Code and a Development Impact Project (DIP) Agreement for the Prudential Center development entered into by the Prudential Life Insurance Companies of America and the Boston Redevelopment Authority; (2) that the Prudential Life Insurance Companies of America submitted one Housing Creation Proposal pursuant to Section 26(2) (3) (b) of the Boston Zoning Code; (3) that the Neighborhood Housing Trust reviewed said proposal on April 3, 1990, and voted to recommend approval to the Boston Redevelopment Authority; (4) that the Roxbury Corners Limited Partnership proposes to construct 54 limited-equity cooperative housing units, of which 41 units will be affordable, at 1777-1789 and 1797-1815 Washington Street in the South End/Lower Roxbury neighborhood; (5) that a gap in the financing of the Roxbury Corners Housing development exists; (6) that but for a loan of \$1,175,000 (present value) to the United South End/Lower Roxbury Development Corporation which in turn will lend the funds to the Roxbury Corners Limited Partnership, said housing would not be built and would not be affordable; and (7) that the application of DIP Exactions from Prudential Life Insurance Companies of America proposed in its Housing Creation Proposal is necessary and appropriate;

VOTED:

VOTE OF THE NEIGHBORHOOD HOUSING TRUST

Approved at a Meeting of the Neighborhood Housing Trust

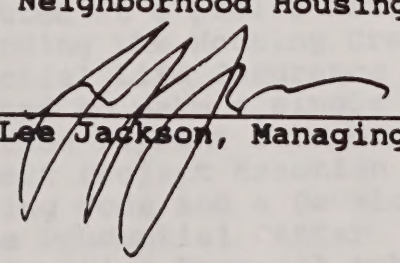
April 3, 1990

VOTED: That the Neighborhood Housing Trust recommends to the Boston Redevelopment Authority that the Housing Creation Proposal, which proposes to assist Roxbury Corners Limited Partnership in developing 54 units of new and rehabilitated cooperative affordable housing to be known as the Roxbury Corners Housing Cooperative on Washington Street and Northampton Street in the South End/Lower Roxbury neighborhoods in the amount of a loan not to exceed \$1,175,000 of the present value of its housing linkage obligation to support the creation of affordable housing in the City of Boston, be approved as submitted, together with such other minor amendments as may be required to implement said affordable housing development. Further, any funds due under the terms of the DIP Agreement dated and signed by and between the Authority and Prudential Life Insurance Companies not utilized in conjunction with the terms and conditions of the following votes will revert to the Neighborhood Housing Trust.

AND FURTHER VOTED: That the Trust recommends that the Director of the Boston Redevelopment Authority be authorized to negotiate the terms and conditions of said loan on behalf of the Trust.

Passed unanimously 4/3/90.

Attested to on behalf of the
Neighborhood Housing Trust



Lee Jackson, Managing Trustee

PROJECT FACT SHEET

1. Parcel or Project Name:
Parcels 29A, SE-70, SE-71
Roxbury Corners Housing
2. Project Manager:
Maria Faria
3. Developer/Address:
Roxbury Corners Limited Partnership is located at 434
Massachusetts Avenue, Suite 404, Boston, MA 02118
4. Site Location:
Parcel 29A is located at 1797-1815 Washington Street.
Parcels SE-70 and SE-71 are located at 1777-1789 Washington
Street and at 133-141 Northampton Street. These parcels are
located in the South End Urban Renewal Area and are included
in the South End Neighborhood Housing Initiative (SENHI)
program.
5. Parcel Description:
 - A. Parcel 29A consists of about 24,040 square feet of
vacant land.
 - B. Parcels SE-70 and SE-71, located at 1777-1789
Washington Street and 133-141 Northampton Street,
consist of a four-and-one-half story building and a
two-story mixed-use building on approximately 11,915
square feet of land. There are two businesses located
on the ground floor at 1777-1789 Washington Street and
at 133-141 Northampton Street. They are M & M Barbers
and Jack's Men's Shop. The upper floors are currently
vacant.

The development team intends to demolish 133-141
Northampton Street and replace it with a four-story
brick building.
6. Action Requested:
This memorandum requests that the BRA finds after
consideration of evidence submitted at a public hearing on
this date, April 19, 1990, regarding the Housing Creation
Proposal submitted by the Prudential Life Insurance
Companies of America is obligated to make a single
installment on the Housing Creation Payment Date of
\$1,175,000 as a Development Impact Project Exaction pursuant
to Article 26 of the Boston Zoning Code and a Development
Impact Project Agreement for the Prudential Center
development. That the Housing Creation Proposal submitted
to the Neighborhood Housing Trust by Prudential Life
Insurance Companies of America be approved.

7. Previous Board Action:

- A. On October 8, 1987, the UDC/BBC/UNLR team was granted tentative designation as redeveloper of Parcel 29A.
- B. On December 8, 1988, UDC/BBC/UNLR team was granted tentative designation as redeveloper of Parcels SE-70 and SE-71.
- C. On December 8, 1988, the tentative designation of UDC/BBC/UNLR as redeveloper of Parcel 29A was modified to reflect 32 rental units of which two-thirds were reserved for low- and moderate-income families.
- D. On October 26, 1989, the BRA approve a \$150,000 grant and authorized a first mortgage lien in the amount of \$100,000 on BRA-owned properties on Parcels 29A, SE-70 and SE-71.
- E. On November 16, 1989, the BRA granted final designation to Roxbury Corners Limited Partnership as redeveloper of Parcels 29A, SE-70 and SE-71. Also at the same meeting, the BRA recommended approval to the Board of Appeal regarding Petition Nos. Z-13637, Z-13638 and Z-13639 for zoning variances necessary to construct a 54 unit housing project located on Parcels 29A, SE-70 and SE-71.
- F. On November 30, 1989, the BRA voted to execute an Order of Taking (confirmatory in nature) for Parcels 29A, SE-70 and SE-71.
- G. On December 14, 1989, the BRA authorized the Director to execute a bridge loan against anticipated linkage funds in the amount of \$1,175,000 for the Roxbury Corners Housing project.
- H. On January 18, 1990, the BRA voted to change the borrower of the bridge loan from the Developer to the Sponsor and to allow the Sponsor to reloan the bridge loan funds.
- I. On March 15, 1990, BRA recommended approval to the Board of Appeal regarding Petition No. Z-13994 for variances for change of occupancy from 33 unit to 34 units in a general business (B-2) district located at 1797-1815 Washington Street. On December 19, the Board of Appeal approved 33 dwelling units, commercial space, management and retail space for 1797-1815 Washington Street. Current appeal will correct appellant's initial application which should have requested 34 units.

J. On April 3, 1990, the Neighborhood Housing Trust recommended approval to the BRA that the Housing Creation Proposal, which proposes to assist Roxbury Corners Limited Partnership in developing 54 units of new and rehabilitated cooperative affordable housing located at 1777-1789 and 1797-1815 Washington Street.

8. Status

The BRA conveyed on December 29, 1989, Parcels 29A, SE-70 and SE-71, execution of a Land Disposition Agreement and Deed to the Partnership. Construction started in March, 1990. Completion is expected by the spring of 1991.

9. Development Program

Roxbury Corners Limited Partnership intends to develop the three parcels into not less than 53 limited-equity cooperative units, 5889 square feet of commercial space, and 19 surface parking spaces. 41 units will be available for low- and moderate-income families.

10. Total Development Costs:

The total development costs have been estimated at \$11,442,485.

11. Zoning:

The development team received approval with proviso from the Zoning Board of Appeal, on December 12, 1989, for the Roxbury Corners Housing development located at 1777-1789 Washington Street and 1797-1815 Washington Street. The development team is requesting approval for variance for change of occupancy from 33 units to 34 units at 1797-1815 Washington Street. The current appeal will correct appellant's initial application which should have requested 34 dwelling units. The Board of Appeal hearing is scheduled for May 1, 1990.

12. Design:

The Final Working Drawings and Specifications have been approved by the Director.

13. Fair Housing Plan:

The Fair Housing Plan has been approved by Fair Housing.

14. Community Meeting:

Two community design review meetings were held. There is significant community support for the design.

15. Transportation Access Plan:

The Transportation Department has reviewed and approved the plan.

16. Central Register Notice:

The parcels have been submitted to the Central Registry.

17. BRA Appraisal:
The acquisition price was established at \$350,000.
18. Environmental Clearance:
N/A

CREATION PROPOSAL

ROXBURY
CORNERS

in
Lower
Middlesex County

by
Proclamation
of the Commonwealth
of Massachusetts

for
Roxbury Corners Limited
Partnership

MF3.10

State Redevelopment Authority
Boston, MA

DOC. # 5292
ADOPTED 4/19/90

HOUSING CREATION PROPOSAL

ROXBURY
CORNERS

in
Lower
Roxbury

by
Prudential
Life Insurance
Companies
for

Roxbury Corners Limited
Partnership

Boston Redevelopment Authority
Boston, MA

The Prudential Property Company



Robert J. Walsh

Vice President, Real Estate Development

The Prudential Property Company, Inc.

Prudential Center, Suite 4800

Boston, MA 02199

617 236-3866

April 19, 1990

Stephen Coyle, Director
Boston Redevelopment Authority
Boston City Hall - 9th Floor
Boston, MA 02201

RE: Housing Creation Proposal
Prudential Center Redevelopment

Dear Mr. Coyle:

The Prudential Insurance Company of America, the developer of the Prudential Center Redevelopment project (the "Project") and the applicant under a Development Impact Project Agreement ("DIP Agreement") previously submitted to you, is pleased, in response to the BRA's suggestion, to submit to you a housing creation proposal in connection with its Housing Linkage Payment obligation for Phases 1 and 2 of the Project, in accordance with Section 2.2 of the DIP Agreement.

This proposal provides for the allocation of \$1,175,000 of Prudential's Housing Linkage Payment of Phases 1 and 2 of the Project to the development by Roxbury Corners Limited Partnership of 54 units of limited equity cooperative housing at 1777-1789 and 1797-1815 Washington Street. This allocation is to be made by Prudential only in accordance with Section 2.8 of the DIP Agreement which specifies the conditions under which Prudential is not obligated to make the Housing Linkage Payment and the condition that unless a building permit is issued no payment need be made.

We see the Roxbury Corners Project as making a valuable contribution to affordable housing in the City of Boston and in the Prudential Center area.

Very truly yours,

Robert J. Walsh
Vice President

TABLE OF CONTENTS

SECTION 1:	PROJECT SUMMARY
SECTION 2:	DEVELOPMENT TEAM INFORMATION
SECTION 3:	PROJECT PROFORMA
SECTION 4:	FINANCING SOURCES
SECTION 5:	DISCLOSURE STATEMENTS
SECTION 6:	AFFIRMATIVE MARKETING PLAN
SECTION 7:	NON-DISCRIMINATION STATEMENT
SECTION 8:	REQUIRED CITY REPORTS
SECTION 9:	PROJECT LOCATION MAPS
SECTION 10:	LETTERS OF SUPPORT

ROXBURY CORNERS HOUSING PROJECT
HOUSING NEIGHBORHOOD TRUST APPLICATION

I. Applicant Eligibility

The Roxbury Corners Limited Partnership meets the requirements specified in Section III of the Neighborhood Housing Trust Request for Proposals.

II. Project Eligibility

The numbering of the points below corresponds to the numbering in Section IV of the Neighborhood Housing Trust Request for Proposals.

1. Need for Trust Funds

The affordable housing units which will be created by the development of the Roxbury Corners Housing Project could not be developed without linkage funds from the City of Boston's Neighborhood Housing Trust. Though the project has received a Rental Housing Development Action Loan (RDAL) commitment and a Housing Innovation Fund Loan (HIF) commitment from the State of Massachusetts, the financial gap created by the high level of affordability is such that this project could not be successfully developed without a major commitment of linkage funding.

2. Trust Funds to be Used Solely for Affordable Housing

The linkage funds provided to the Roxbury Corners Housing Project shall be used exclusively to assist in the development of affordable housing units.

3. Trust Funds to be Used for Housing

The linkage funds provided to the Roxbury Corners Housing Project shall be used exclusively for the development of affordable housing.

4. Long-Term Affordability

The Roxbury Corners Housing Project shall be developed as an affordable housing limited equity cooperative, and as such will be deed-restricted for a period of at least 30 years per requirements of the Land Disposition Agreement.

5. Financial Feasibility

The Roxbury Corners Housing Project has received the firm commitments for the following sources of funds:

A. Housing Innovation Funds (HIF)	\$ 320,000
B. RDAL Subsidy Loan (Over a period of 18 years)	\$2,500,000
C. Syndication Bridge Loan	\$1,847,820
D. Predevelopment Grant-BRA	\$ 150,000
E. Bridge Loan-BRA (Used in place of Linkage Funds)	\$1,175,000
F. MHFA Mortgage	\$5,829,073

With these commitments secured, the Roxbury Corners Limited Partnership is anticipating closing with MHFA and starting construction by April 1st.

6. Site Control

On December 29, 1989, the Roxbury Corners Limited Partnership purchase Parcel 29A (1797-1815 Washington Street) and Parcels SE 70-71 (1777-1781, 1783-1789 Washington Street and 135-141 Northampton Street) from the Boston Redevelopment Authority.

7. Compliance with Boston Jobs Ordinance

Peabody Construction Co., Inc. has met with the Boston Redevelopment Authority's Contract and Compliance Department and has agreed to comply with the Boston Job Ordinance requirements. These requirements have been made part of the General Contractor's Construction Agreement with the Roxbury Corners Limited Partnership.

8. Compliance with Sanitary and Building Codes

The construction of the Roxbury Corners Housing Project shall be completed in full compliance with the requirements of the State Sanitary Code as well as the State Building Code.

9. Fair Housing

Marketing of the limited equity cooperative shall be done in accordance with requirements of the Boston Fair Housing Commission and with other applicable fair housing requirements. The Affirmative Marketing and Selection Plan for the project was approved by the Fair Housing Commission.

III. EVALUATION CRITERIA

1. Total Number of Affordable Units:

The development of the Roxbury Corners Housing Project will create 54 units of affordable housing. This project is being developed under the South End Neighborhood Housing Initiative (SENHAI), which specifies affordability of at least 34% low income; 33% moderate income and 33% market. As 76% rents have been established at or below the Fair Market Rent level for the Boston SMSA, 41 of the 54 units will be affordable to low and moderate income families (below 80% of the median Boston SMSA). Though the project is 25% market rate, the rent levels for these units have been established at the Fair Market level.

2. Percentage of Affordable Units

The Roxbury Corners Housing Project has designated 41% of its units for low income families (50% of Median Boston SMSA); 34% for moderate income families (80% of Median Boston SMSA) and 25% for market rate families.

3. Amount of Trust Funds Per Affordable Unit

Roxbury Corners Limited Partnership is requesting \$1,175,000 of Trust Funds, or \$28,658 per unit based upon all the 41 units being affordable.

4. Developer Capacity

The Roxbury Corners Limited Partnership includes the experience of a successful minority residential/commercial developer, an established social service organization and New England's largest minority-owned and operated bank. United South End/Lower Roxbury Development Corporation has just completed Mass Square, a 48,000 square foot it owns and operates 705 Massachusetts Avenue, a lower Roxbury residential complex. The United Neighbor of Lower Roxbury, Inc. have been a long standing pillar of the community providing a variety of social services to the Roxbury area. Finally, the Boston Banks of Commerce has an established track record in providing a wide-range of financial services throughout the South End/Lower Roxbury community and has been admitted as a limited partner to the Partnership.

In addition, the developer has assembled a strong development team in the form of an experienced minority architectural firm, CPF/Domenech and Hicks, as well as the services of The Community

Builders, Inc. (formerly Greater Boston Community Development, Inc.) a development consultant with over 25 years of experience in the development and the creation of affordable housing.

5. Timeliness

The Roxbury Corners Housing Project has received firm commitments from the Executive Office of Communities and Development (EOCD) in the form of a \$2.5 million operating RDAL subsidy and a Housing Innovation Fund (HIF) loan in the amount of \$320,000. In addition, the BRA has provided the project with a Predevelopment Grant and bridge loan in which linkage funding if approved would take out, and MHFA is providing construction and permanent financing in the amount of \$5,829,073. It is anticipated this project will close with MHFA by the end of March and commence construction by April 1st.

6. Duration and Strength of Mechanisms to Preserve Affordability

The Roxbury Corners Limited Partnership has entered into a Land Disposition Agreement (LDA) with the Boston Redevelopment Authority which requires the proposed level of affordability to be maintained for at least 30 years.

7. Number of Units for Low Income Households

Forty-one of the Fifty-four units (76%) within the Roxbury Corners Housing Project shall be affordable to low and moderate income families.

8. Extent of Housing For Special Needs Households

Three units [(5%) of the total number of units] will be accessible to handicapped persons.

9. Extend of Employment for Local, Minority and Female Labor

The project will provide employment for residents of the City of Boston, minorities and women, as required by the Boston Jobs Ordinance. The developers and architect are minority owned and operated enterprises, underscoring the development teams commitment to assisting minorities and females.

10. Extent of Participation by Minority and Women Business Enterprises

The Roxbury Corners Limited Partnership includes three minority entities - United South End/Lower Roxbury Development Corporation; United Neighbors of Lower Roxbury, Inc. and The Boston Bank of Commerce. This Partnership is committed to maximizing minority and Women Business Enterprise Compliance. Peabody Construction Co., Inc. the project's General Contractor shall be

required to meet or exceed City of Boston and MHFA MBE/WBE requirements of 30% and 5%, respectively.

In addition to the Partnership being controlled by minority entities, CPF/Domenech and Hicks, Inc is also a minority owned firm which has played a significant role in the development of this project.

11. Participation Offered to The Trust

It is not possible, within the financial structure of this project, to offer the Trust any financial participation in the development that would enhance the resources available to the Trust. The major objective of the developers is to develop a project which provides for a high level of affordability for the benefit of low and moderate income families in need of affordable housing. The financial structure of this project is geared for that purpose.

12. Extent of Linkage Funding in the Neighborhood

The Roxbury Corners Housing project is one of a number of South End Neighborhood Housing Initiative-Phase I projects which require linkage funding in order to maintain the high level of affordability they are designed to achieve. In addition, Langham Court and Phillips Brooks School have received linkage funding.

PROJECT DESCRIPTION

United South End/Lower Roxbury Development Corporation (UDC) is a nonprofit, community-oriented development corporation with a tract record housing development. Perhaps as important as the experience of the organization is the experience of its President, Syvalia Hyman, III, who has maintained his family's tradition of lifelong involvement in the South End/Lower Roxbury area.

In the interest of closing the gap on the pressing need for affordable housing in the community, UDC is working with the Boston Bank of Commerce, the only black-controlled commercial bank in New England, and with United Neighbor of Lower Roxbury, the recognized neighborhood associated for the project area to develop this project.

UDC and Boston Bank of Commerce are experienced in effective production and management of affordable housing. UDC has been instrumental in the development of several housing and mixed-use project -- the most recent being Massachusetts Square, a 48,000 square foot commercial project. Boston Bank of Commerce has participated in a range of development projects, including a South End project in collaboration with UDC. United Neighbors of Lower Roxbury's history of leadership and monitoring of development in the area spans several decades and includes a major urban renewal project; throughout, the organization has remained ever-vigilant of the neighborhood's involvement with development. UDC, the Boston Bank of Commerce and United Neighbors of Lower Roxbury, combined with CPF/Domenech and Hicks and The Community Builders, Inc., comprise a development team with the experience and vision that can effectively shape and carry out project development.

The Roxbury Corners Housing Project is the result of a two year effort on the part of The Roxbury Corners Limited Partnership to develop affordable housing for low and moderate income families under the City of Boston's South End Neighborhood Housing initiative (SENHI) Program. Roxbury Corners Housing as proposed will add 54 affordable housing units as well as 3,600 square feet of first floor commercial space to the South End's housing inventory.

The Roxbury Corners Housing Project is made up of two parcels of land both of which are owned by the Boston Redevelopment Authority (BRA). Parcel 29A is located on the southwest corner of Northampton Street and Washington Street (1797-1815 Washington Street). Currently a vacant parcel of land, the Roxbury Corners Limited Partnership proposes to construct a four and one-half story structure on Parcel 29A which would encompass 34 affordable housing units as well as 1245 square feet of first floor commercial space. The size and number of units are reduced from 45 to 34 units to accommodate community concerns over design and scale.

As a result of the reduction in units the Partnership sought designation on developer rights to a second parcel of land owned by the BRA. Parcel SE 70-71, which is located on the opposite side of the Northampton Street (1777-1789 Washington Street/ 135-141 Northampton Street) directly north of Parcel 29A, is the site of a three and four story structure along Washington Street and a two story structure fronting Northampton Street. The buildings have been vacant since the early 1970's with the exception of some of the first floor commercial spaces. SE 70-71 would provide an additional 20 units of affordable housing as well as 3,600 square feet of first floor commercial space.

As currently proposed, Roxbury Corners will consists of (2) Efficiency Units; (5) One bedroom Units; (25) Two bedroom units; (19) Three bedroom units and (3) Four bedroom units. Of these units 76% will benefit low and moderate income families. The development program and design concept for Roxbury Corners has been structured to maximize affordability.

Roxbury Corners Housing Project is being structured as a syndicated limited equity cooperative. Financing for the project will be from four principal funding resources:

1. Rental Housing Development Action Loan Program funds (EOCD)

The Executive Office of Communities & Development (EOCD) has provided Roxbury Corners with a operating subsidy commitment of RDAL totaling \$250,000 in first year funding and \$2.5 million over the course of 18 years.

2. City of Boston Funds/ BRA Bridge Loan Funds

The City of Boston; Boston Redevelopment Authority has committed \$1,175,000 in the form of a Bridge loan to fill the financial gap created by the high level of project affordability. The request for linkage funds would eliminate the need for this bridge loan.

3. Syndication

The Community Builders Syndication Division will be working with the Roxbury Corners Limited Partnership in the syndication of the Roxbury Corners Housing Project. Proceeds in the amount of \$1.847 million shall be contributed to the project via a bridge loan from State Street Bank and Trust Co. against Syndication proceeds.

4. BRA Predevelopment Grant

The Boston Redevelopment Authority has provided the Roxbury Corners Housing Project with a \$150,000 Grant to cover Predevelopment Costs associated with the continued development of the project.

5. Construction Financing/Permanent Financing

The Massachusetts Housing Finance Agency (MHFA) will provide \$5,829,073 in construction and permanent financing for the Roxbury Corners Housing Development.

With financial commitment from both EOCD (RDAL and HIF) and the City of Boston (Bridge loan/Grant funds), the Roxbury Corners Limited Partnership feels strongly that this project has the necessary resources to successfully complete the remaining governmental requirements and commence construction by the end of March. The Roxbury Corners Limited Partnership believes strongly that the goal of providing affordable housing units for low and moderate income families is an important one and has committed its energy and resolve to make the Roxbury Corners Housing Cooperative a reality.

The majority of the units are designed to conform to the character of the neighborhood. The majority of the units will be designed as a townhouse-style brick facade building with brick or stone. Windows will be placed at ground level and the building.

Parcel 10 74-75 is located on the opposite side of Northampton Street from Parcel 10 74-75. The site contains a vacant three and four story building along Washington Street and a two story building fronting Northampton Street. The buildings have been vacant since the early 1970's, with the exception of a ground floor retail commercial space. The three and four story buildings along Washington Street will be rehabilitated to house 10 units of residential housing and 1,000 square feet of ground floor commercial space. These structures will incorporate and restore the original brick facade.

The two story building on Northampton Street will be razed and a new four story building containing 10 housing units will be erected. The brick facade exterior will retain the elements of the building fronting Washington Street and when the design of the building on Parcel 10A.

All utilities are available to the Project, including sanitary and storm sewers, water, gas and electricity. Units will be equipped with standard kitchen appliances.

THE PROPERTY

1. Background and Property Description

The Roxbury Corners Housing Project is made up of two parcels of land, known as Parcel 29A and Parcel SE 70-71, both of which are owned by the Boston Redevelopment Authority (the "BRA").

Parcel 29A is a 24,024 square foot vacant parcel of land located on the southwest corner of Northampton Street and Washington Street (17-1815 Washington Street). On this parcel a four and one-half story structure will be constructed which will contain 34 residential housing units. The architectural plans are designed to conform to the historical character of the South End. The majority structure will be designed as a townhouse-style brick facade building with walk up flats. Nineteen (19) parking spaces are planned to be provided at ground level behind the building.

Parcel SE 70-71 is located on the opposite side of Northampton Street (1777-1789 Washington Street/ 135-141 Northampton Street) directly north of Parcel 29A. The site contains a vacant three and four structure along Washington Street and a two story building fronting Northampton Street. The buildings have been vacant since the early 1970's, with the exception of some ground floor retail commercial space. The three and four story buildings along Washington Street will be rehabilitated to house 10 units of residential housing and 3,600 square feet of ground floor commercial space. These structures will incorporate and restore the original brick facade.

The two story building on Northampton Street will be razed and a new four story building containing 10 housing units will be erected. The brick face exterior will both pick up elements of the buildings fronting Washington Street and echo the design of the building on Parcel 29A.

All utilities are available to the Project, including sanitary and storm sewers, water, gas and electricity. Units will be equipped with standard kitchen appliances.

GOVERNING STRUCTURE: JOINT VENTURE PARTNERSHIP AND
BOARD
GOVERNING/LEGAL STRUCTURE

In early 1987, South End/Lower Roxbury Development Corporation formed a joint venture with the Boston Bank of Commerce and United Neighbors of Lower Roxbury to submit a proposal for parcels of land being offered by the City of Boston under the South End Neighborhood Housing Initiative (SEHNI). After months of negotiating, the UBC/NUA joint venture was selected to develop Parcels 19A and 22 to 24 into 24 units of affordable housing and approximately 3,000 square feet of commercial space.

In order to take advantage of low income tax credits, the joint venture established the South End/Lower Roxbury Development Corporation (SE/LRDC) as a limited partnership. UBC Development Corporation has been established as the managing general partner for the partnership. The Partnership has established a Board of Directors consisting of three members. Later, as the project nears completion, additional members will be added to the Board from representatives of the community at large. The Boston Bank of Commerce shall be participated as a limited partner in the Partnership. (See attached description of developers)

GOVERNING STRUCTURE: (DESCRIBE MEMBERSHIP AND
BOARD OF DIRECTORS)

In early 1987, United South End/Lower Roxbury Development Corporation formed a Joint Venture with the Boston Bank of Commerce and United Neighbors of Lower Roxbury to submit a proposal for parcels of land being offered by the City of Boston under the South End Neighborhood Housing Initiative (SENHI). After months of negotiating, the UDC/BBC/UNLR Joint Venture was selected to develop Parcels 29A and SE 70/71 into 54 units of affordable housing and approximately 3,600 square feet of commercial space.

In order to take advantage of low income tax credits, the Joint Venture established the Roxbury Corners Limited Partnership. UDC Development Corporation has been established as the managing general partner for the Partnership. The Partnership has established a Board of Directors consisting of three members. Later, as the project nears completion, additional members will be added to the Board from representatives of the community at large. The Boston Bank of Commerce shall be participating as a limited partner in the Partnership. (See attached description of developers)

DEVELOPMENT STRATEGY: (Describe the organizations overall approach to development and how it relates to organizational and goals and objectives and the needs of the target area residents)

UDC/BBC/UNLR Joint Venture is composed of three minority-owned and operated corporations, which have over the years promoted the development of affordable housing within the South End/Lower Roxbury community, as well as encouraging economic and social development throughout the community.

United South End/Lower Roxbury Development Corporation (UDC) has been actively working within the community for more than a decade. Its most recent and greatest success to date has been the development of over 48,000 square feet of commercial space in Lower Roxbury. The Mass Square project when completed will provide approximately 120 permanent jobs for the community. The Boston Bank of Commerce, is one of the few minority-owned banks in New England. The Bank has provided a financial base for numerous housing and commercial projects currently underway in the South End/Lower Roxbury neighborhoods. United Neighbors of Lower Roxbury, Inc. (UNLR) has been a community organization that has a long record of providing essential social services to the Roxbury community.

The development of this project clearly meets one of the most pressing needs of the area residents. Affordable rental housing has always been a concern for the community, but never more so than in recent years with the skyrocketing cost of housing in general, combining with the recent surge in development within the community to create a severe shortage of affordable rental housing for low and moderate income families.

United South End/Lower Roxbury Development Corporation

32 Rutland St., Boston, Ma. 02118
Telephone (617) 266-5451

June 30, 1987

Ronald A. Homer
President & Chief Executive Officer
Boston Bank of Commerce
110 Tremont Street
Boston, MA 02108

Dear Mr. Homer:

The purpose of this letter is to outline the agreement between UDC and BBC to undertake the development of four redevelopment parcels along Massachusetts Avenue and Washington and Northampton Streets in the Lower Roxbury section of the City of Boston which are currently advertised by the Boston Redevelopment Authority.

UDC and BBC propose to undertake this development as a joint venture with their respective roles outlined as follows:

1. UDC will create an affiliated corporation which will serve as the managing general partner in a limited partnership which will develop and operate approximately 157 apartments and commercial space and parking on the parcels.
2. BBC, directly or through an affiliate, will, subject to more precise agreement on price and terms, serve as a limited liability equity partner in the above-described limited partnership to the extent of its capital contribution.
3. BBC will provide, subject to the satisfaction of its normal operating and underwriting requirements, banking services to the partnership including the maintenance and servicing of construction partnership and corporate accounts.
4. The Development Team as proposed to undertake this effort is as follows:

Developer/Owner: Joint venture of The Boston Bank of Commerce and UDC, the United South End/Lower Roxbury Development Corporation and United Neighbors of Lower Roxbury Inc.

Boston Bank of Commerce
Page two

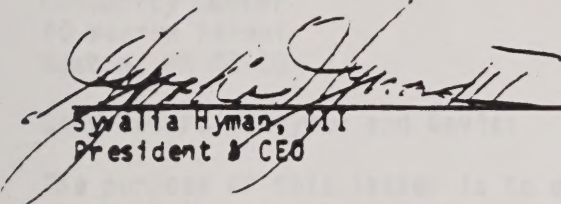
Architect/Designer: CPF Domenech and Hicks, Inc. Architects.

Development Consultant and Syndication Agent: Greater Boston
Community Development Inc.

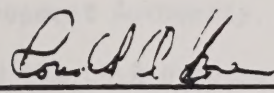
Leasing Agent/Broker: R.E. Hill and Company Inc.

If this agreement is acceptable to BBC, please sign and return one copy
of this letter to UDC at the above address.

United South End Lower/Roxbury
Development Corporation [UDC]


Sylvia Hyman, III
President & CEO

Agreed and accepted:
Boston Bank of Commerce

By 

Title PRESIDENT - CEO

Date 6/29/87

UDC
United South End Lower/Roxbury
Development Corporation

United South End/Lower Roxbury Development Corporation

32 Rutland St., Boston, Ma. 02118
Telephone (617) 266-5451

June 30, 1987

Boyce W. Slayman, Chairman
James R. Davis, President
United Neighbors of Lower Roxbury, Inc.
Community Center
90 Warren Street
Boston, MA 02120

Dear Messrs. Slayman and Davis:

The purpose of this letter is to outline the agreement between UDC and the UNLR in a Joint Venture, with the Boston Bank of Commerce to undertake the development of four redevelopment parcels along Massachusetts Avenue, Washington and Northampton Streets in the Lower Roxbury Section of Boston which are currently advertised by the Boston Redevelopment Authority.

UDC and the UNLR propose to undertake this development as a joint venture with their respective roles outlined as follows:

1. UDC will create an affiliate corporation which will serve as the managing general partner in a limited partnership which will develop and operate approximately 157 apartments and commercial space and parking on BRA Parcels R-12A, R-12B, ~~29B~~, 29A and 33B. *and UNLR* *GRD* *SHH*
2. UNLR will have a seat on the board of directors of the managing general partner. *GRD* *SHH*
3. As a participant in the Joint Venture UNLR shall receive 15% of the net cash flow to the managing general partner. *GRD* *SHH*

BA. UNLR Shall receive payment for Professional and Community Services provided for the benefit of the development, the general partner and the partnership.

4. The Development Team as proposed to undertake this project is as follows:

Developer/owner: Joint Venture of United Neighbors of Lower Roxbury, Inc.; UDC - the United South End/Lower Roxbury Development Corporation and the Boston Bank of Commerce

Architect/Designer: CPF Domenech and Hicks, Inc. Architects.

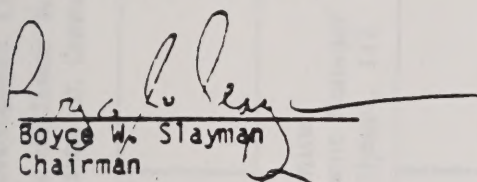
Development Consultant : Greater Boston Community Development Inc.

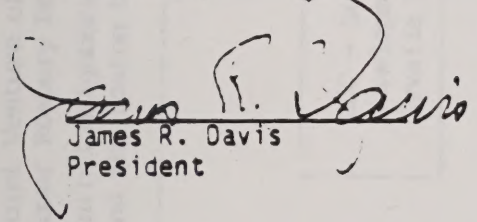
Leasing Agent/Broker: R.E. Hill and Company Inc.

If this agreement is acceptable to UNLR, please execute and return the original and two copies of this letter to UDC at the above address.

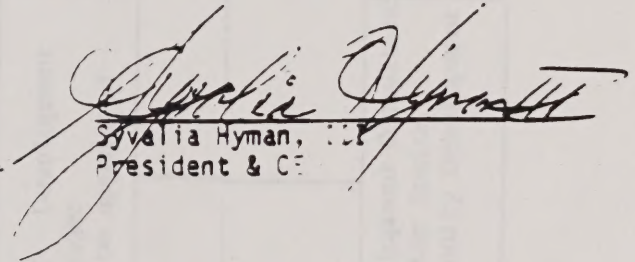
Agreed and accepted:

UNITED NEIGHBORS OF
LOWER ROXBURY, INC.


Boyce W. Slayman
Chairman


James R. Davis
President

UNITED SOUTH END LOWER ROXBURY
DEVELOPMENT CORPORATION [UDC]


Syvalia Hyman, LLC
President & CEO

Joint Venture of United South End/
Lower Roxbury Development Corporation
United Neighbors of Lower Roxbury
and the Boston Bank of Commerce

UDC - Senior
Development Manager
Syvalia Hyman, III

UDC - Development
Manager
to be appointed

Builder/General
Contractor
to be selected
through bid process

Architect
CPF Domenech and
Hicks Inc. Architects

Development Consultant
Greater Boston
Community Development
Inc.

Legal Counsel
to be selected

Management Agent
Greater Boston
Community
Development, Inc.

Broker/Leasing
Agent
R.E. Hill & Co.

United South End/Lower Broadway Development Corporation

22 Spring St., Boston, MA 02109
Telephone (617) 268-0981

DEVELOPER

The United South End/Lower Broadway Development Corporation was created in July, 1979 to participate in a wide range of business and real estate development activities that create employment and housing opportunities for low and moderate income South End/Lower Broadway neighborhood residents and people of color. USC is a private not-for-profit corporation organized under Chapter 100A and exempt from taxation under the Massachusetts General Laws.

USC is organized and staffed to manage housing and commercial development projects and to evaluate business plans of companies that request financing. Business ventures and real estate projects are often financed by affiliated companies, however, in some situations, USC will simply act as the intermediary funding agent.

INVESTMENT ACTIVITIES

Requests for loans of debt and/or equity capital are generally referred to USC by commercial lenders, the Massachusetts Community Development Finance Corporation, for-profit venture capital firms and state and municipal agencies.

The level of investment in business ventures ranges from \$75,000 to \$200,000. USC generally invests in companies which tend to be low to medium risk, companies that are interested in locating their facilities within the USC primary impact area and companies that agree to employ residents of the South End/Lower Broadway neighborhood and people of color.

Investments are made in businesses that require financing for expansion, particularly if the proposed expansion creates additional jobs. Financing may be provided to assist in the acquisition of a company. USC may, in some circumstances, provide financing to businesses in the "start-up" stage.

USC is interested in investing in companies that demonstrate a level of management expertise appropriate to the business in which they are engaged and capable of and willing to employ residents of the USC impact area. USC also, occasionally, provides direct or indirect financial interest with the business management of a project and active staff. USC staff are available to assist the business management in the areas of:

United South End/Lower Roxbury Development Corporation

32 Rutland St., Boston, Ma. 02118
Telephone (617) 266-5451

The United South End/Lower Roxbury Development Corporation was created in July, 1979 to participate in a wide range of business and real estate development activities that create employment and housing opportunities for low and moderate income South End/Lower Roxbury neighborhood residents and people of color. UDC is a private not-for-profit corporation organized under Chapter 180 and pursuant to Chapter 40F of the Massachusetts General Laws.

UDC is organized and staffed to package housing and commercial development projects and to evaluate business plans of companies that request financing. Business ventures and real estate projects are often financed to affiliated companies; however, in many situations, UDC will simply act as the intermediary lending agent.

INVESTMENT ACTIVITIES

Companies in search of debt and/or equity capital are generally referred to UDC by commercial lenders, the Massachusetts Community Development Finance Corporation, for-profit venture capital firms and state and municipal agencies.

The level of investment in business ventures ranges between \$75,000 to \$300,000. UDC generally invests in companies which tend to be labor intensive, companies that are interested in locating their facilities within the UDC Primary Impact Area and companies that agree to employ residents of the South End/Lower Roxbury neighborhood and people of color.

Investments are made in businesses that require financing for expansion, particularly if the proposed expansion creates additional jobs. Financing may be provided to assist in the acquisition of a company. UDC may, in some circumstances, provide financing to businesses in the "start-up" stage.

UDC is interested in investing in companies that demonstrate a level of management capacity appropriate to the business in which they are engaged; are capable of and willing to employ residents of the UDC Impact Area. UDC staff, consultants and board of directors will interact with the company management on a frequent and active basis. UDC staff are available to assist the company management in the areas of:

- a. relationships with financial institutions
- b. general management
- c. finance and internal control
- d. organization development and planning
- e. personnel management
- f. compliance with applicable laws and regulations
- g. personnel search recruitment and referral

Generally, a UDC officer or manager provides assistance to company management as a member of the company's board of directors or business advisory committee. In addition, UDC management conducts monthly on-site reviews of finances and operations. UDC does not become actively involved in the day-to-day management of the ventures in which it has invested.

CURRENT INVESTMENTS

- ° In October 1980 UDC, in cooperation with the Commonwealth of Massachusetts Community Development Finance Corporation, invested \$200,000 in the South End Press, a small independent local publishing company. The purpose of this financing was to enable the South End Press to expand its publishing capacity.
- ° In July, 1982, UDC, in a joint financing agreement with CDFC, invested \$800,088 to purchase preferred stock in the Boston Bank of Commerce, the only black-owned and managed commercial bank in New England. The Boston Bank of Commerce currently maintains branches in the Dudley Station Area, and in its executive offices, which are located at 110 Tremont Street, in downtown Boston.

REAL ESTATE DEVELOPMENT ACTIVITIES

- ° 705 Mass Avenue Mixed Use

In 1983, the United South End/Lower Roxbury Development Corporation acquired and renovated a 14,000 square foot property in Boston's South End neighborhood, for the purpose of preserving eight (8) units of family housing. The four story building is located at the corner of Massachusetts and Harrison Avenues, directly adjacent to Boston City Hospital.

- a. relationships with financial institutions
- b. general management
- c. finance and internal control
- d. organization development and planning
- e. personnel management
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UDC rehabilitated this building without changing the use of the property. The building configuration remains: 7 three-bedroom rental units, 1 two-bedroom rental unit and 1 commercial unit. All eight of the residential units are currently rented to low and moderate income families. The commercial space is in the first year of a five-year lease, with two five-year options to the business tenant who operates a family-style, sit-down restaurant.

° Massachusetts Square Station Area Commercial (Office/Retail) Development Project

In May 1985 the Boston Redevelopment Authority designated UDC as tentative redeveloper of a proposed commercial (retail and office) complex at the corner of Massachusetts and Columbus Avenues in the South End/Lower Roxbury neighborhood of the City of Boston. The project is comprised of four buildings presently owned by the Boston Redevelopment Authority (BRA): 569-571 and 573 Columbus Avenue; 426 and 428-434 Massachusetts Avenue. The upper four stories of these buildings are vacant, one business is located in a ground floor storefront. The rehabilitated properties will include a total of approximately 46,000 square feet of rentable space; 10,000 square feet of ground level retail space and 36,000 square feet of first class office space on four upper floors. The project costs are estimated at \$3,800,000. This includes building and land acquisition, architectural/engineering, legal, extraordinary relocation and construction costs and the requisite expenses for UDC project related staff. It is anticipated that this project will be financed through a combination of public and private sources which include Institutional lenders, LISC (the Local Initiative Support Corporation), CDPC (Massachusetts Community Development Finance Corporation), the Massachusetts Government Land Bank and Commercial Banks. In September 1985 UDC received a \$500,000 grant from the Federal Office of Community Service.

PRIOR INVESTMENTS

- ° During the period 1981-1985 UDC in partnership with the South End Press, was co-owner of a small six story office building located on Columbus Avenue in Boston's South End.

UNITED SOUTH END/LOWER ROXBURY DEVELOPMENT CORPORATION

Board of Directors

Alex Rodriguez
Chairman

Chairman, Commonwealth of Massachusetts
Commission Against Discrimination,
Social Planner/Administrator

Sharoll Williams
Vice Chairwoman

Staff Assistant to School Committee
Women Juanita Brooks Wade

Dorothea G. Guild
Treasurer/Clerk

Educator Counselor and Community Organizer
Neighborhood resident

Syvalia Hyman, III
President & Chief
Executive Officer

Manager, Planner

Ruth Anthony

Technical Writer

James French

Human Service Counsellor

Jeanette Howard

Small business woman

Isaiah Owens

Local businessman

Management

Syvalia Hyman, III

President & Chief Executive Officer

Palmer and Dodge, Boston, MA

General Counsel

Banks and Financial Institutions

Boston Bank of Commerce, Boston, MA

First National Bank of Boston, Boston, MA

Massachusetts Community Development Finance Corporation (COFC), Boston, MA

Massachusetts Community Economic Development Assistance Corporation (CEDAC)
Boston, MA



UNITED NEIGHBORS OF LOWER ROXBURY, INC.

Community Center: 90 Windsor Street, Boston, Massachusetts 02120

OFFICERS

Chairman
Boyce W. Slayman

President
James A. Davis

1st Vice-President
Tipp Harts

2nd Vice-President
Ivonne LaLye G.

Treasurer
William Jackson

Asst. Treasurer
J. Nathaniel Haley

Secretary-Clk
Francis Snyard

Parliamentarian
Violet Ramsey

COMMITTEE CHAIRS

Community Development
Alan O'Brien
Reuben Jackson

Fund Raising
Rita Fernandez

Public Relations
Ivonne LaLye G.

Municipal Services
J. Nathaniel Haley

Youth Services
Tipp Harts
Craig Hughes

Special Events
Mauro Hillard
Wanda Rask

Political Action
Violet Ramsey
Georgene Slayman

Business Development
Frank Williams
Linda Cleaves

Membership
Elsie Woodley

President Emerita
Gretchen Jackson

OVERVIEW OF THE ORGANIZATION

PURPOSE

The United Neighbors of Lower Roxbury, Inc. (UNLR), is a fifteen year old neighborhood-based organization devoted to working through Lower Roxbury residents to improve the quality of life in the City of Boston for those who live, work or enjoy recreational activities in the Lower Roxbury neighborhood.

BOUNDARIES

The Lower Roxbury neighborhood is that area of land bound by Massachusetts Avenue, from the Southwest Corridor tracks to Melnea Cass Boulevard Avenue; along Cass Boulevard to Harrison Avenue; along Harrison Avenue to Dudley Street; along Dudley Street (through Dudley Station) and New Dudley Street to the new Orange Line tracks; then along them up to Massachusetts Avenue.

HISTORY

When the Urban Renewal Program was undertaken, neither the BRA nor any of the developers of Roxse, Tuckerman or Camfield Gardens planned for an adequate social infrastructure to support many of the needs of this neighborhoods' residents. With more than a third of it's residents living below the poverty level, this area consists primarily of low and moderate income, subsidized units. However, there remains a substantial number of owner-occupied, private dwellings.

Recognizing the social void, in October of 1971 the residents of Lower Roxbury came together and formed a 501 (c) (3) non-profit corporation to "pull the community together". Since its inception UNLR has made significant contributions towards improving the quality of life in the City of Boston.

CONTRIBUTIONS

With the assistance of the BRA, UNLR raised funds to renovate a burned-out church structure located on the corner of Warwick and Windsor Streets, which is presently still in use as The Community Center of Lower Roxbury.

President's Address: 43 Greenwich Street, Roxbury, Massachusetts 02120 (617) 427-3458

Some of the programs run out of this center included:

- o Supervised teen dances
- o Holiday dinners for senior citizens
- o Day care for children
- o After school tutorial
- o Block parties
- o Employment assistance
- o Community clean-ups
- o Community Gardens
- o Children's playgrounds
- o Community meeting space
- o Anti-crime activities

In addition to the assistance from the BRA, initial support for our social, recreational and economic programs (including staff) was provided by the South End Neighborhood Action Program, Cooper Community Center and the Benevolent Fraternity of Unitarian Churches.

CURRENT GOALS

1. Enhancing the quality of life in the neighborhood;
2. Developing and implementing educational, civic, recreational, day care, and employment programs for the benefit of those who live, work or enjoy recreational activities in the neighborhood;
3. Promoting the growth of neighborhood businesses;
4. Appropriately addressing economic development programs and initiatives and interests: especially the South End Neighborhood Housing Initiative (SENHI); Southwest Corridor related developments; and the redevelopment of Dudley Station;
5. Continuing to support community gardening programs; and
6. Building and maintaining a memorial to the great Frederick Douglass, in Douglass Square, with appropriate accompanying public space.

SUMMARY

The members of the United Neighbors of Lower Roxbury believe that through pursuing and attaining these goals, our organization will be continuing its tradition of satisfying many of the essential needs of the community. This is especially important in view of the tremendous revitalization and reinvestment the community is enjoying.

The Community Center of Lower Roxbury, our historical organizing locus, will continue to be a focal point within the neighborhood. Through our implementing a relevant program of activities, we will assure that it will remain a community center in the fullest sense of the word.

THE BOSTON BANK OF COMMERCE

110 TREMONT STREET • BOSTON, MASSACHUSETTS 02109-1184

(617) 423-1010

CORPORATE MARKETING PROGRAM

The Boston Bank of Commerce is New England's only black owned and operated full service, FDIC insured commercial bank. Founded in 1982, the bank operates with headquarters in downtown Boston and a branch office located at Dudley Station in Roxbury, MA.

While the bank's primary mission is to foster economic development within the minority community, it actively seeks to expand its business within the broader community. The bank has developed this broad marketing strategy to attain the following on-going goals:

- 1) To maintain, develop and expand its staff's knowledge and expertise in a broad range of financial services, products and markets.
- 2) To expand its customer base in order to provide financial stability, cost efficiencies and increased profits.
- 3) To position the bank so that it can import into the minority community capital and technical expertise in financial management in order to stimulate and facilitate prudent investment in the underdeveloped part of our local and national economy.
- 4) To serve as a link to the majority community so that the heretofore underutilized human and economic resources within the minority community become recognized and developed for the benefit of the total community.

As part of this overall strategy, our bank has developed a targeted marketing approach to major corporations with particular emphasis on those companies who do business within the minority community. These corporations generally have multiple banking relationships with a portion of their banking services and needs being discrete and easily segmented.

The types of service that have been successfully offered to major corporations are as follows:

- 1) Lines of Credit from \$1 million to \$20 million utilizing a syndicate of minority banks throughout the country with a local bank acting as agent. All negotiations, documentation and dealings are with one bank as agent. Compensation for the line can be fee based or utilizing Treasury Tax and Loan deposits as compensation.
- 2) Treasury Tax and Loan deposits for payroll and income taxes. Earnings credit on deposits can be utilized to pay for other services such as a line of credit, check cashing and payroll

services, lock box account, minority vendor information and credit checks, or to support corporate contributions and public relations programs.

- 3) Corporate foundation/contribution disbursement and investment accounts utilizing money market checking account and repurchase agreements.
- 4) Corporate PAC accounts.
- 5) Refund disbursement accounts for retailers and other merchandisers as well as store accounts and impress account for payroll check cashing.
- 6) Stock option and residential real estate bridge loans for key employees.
- 7) Mortgage and installment loans for employees.
- 8) Financing for full payout financing leases or debt portion of leveraged or tax leases.
- 9) Escrow accounts for employee benefits or other sundry purposes.
- 10) C.D.'s and/or repurchase agreements at money market rates.

In addition to these services, as a small institution with underutilized capacity, we are prepared to tailor make services to suit a corporation's needs for those accounts or loans that might be otherwise considered bothersome to a large bank because of a size standard or threshold.

Some of the large corporations who are presently taking advantage of one or more of the above mentioned services from our banks are:

Aetna Life Insurance Company
Anheuser Busch Companies Inc.
A T & T
Avon Products Inc.
Cabot Corporation
Chrysler Corporation
The Coca-Cola Company
Control Data Corporation
Dart and Kraft
Digital Equipment Corporation
E. I. Dupont De Nemours & Company
Ford Motor Company
General Motors Company
Kellogg Company
New England Telephone Co.
Philip Morris Inc.
The Prudential Insurance Company of America

R.J. Reynolds
Sears
Stop and Shop Companies Inc.

As one can see the Boston Bank of Commerce in its short history has managed to attract customers throughout the U.S.A., with the bulk of our corporate business coming from outside of New England. Our goal is to double our list within the next year with the growth coming from our New England neighbor corporations who have a vested interest in the development of our local economy. We would like to prove to you that it is good business to do business with your local minority bank and good business is what the Boston Bank of Commerce is about.

If you would like additional information regarding the bank or its services, feel free to contact any of the following persons at the Boston Bank of Commerce, 110 Tremont Street, Boston, MA. Telephone: (617) 423-1010:

Ronald A. Homer, President and C.E.O.

Warren E. Smith, Senior Vice President and Senior Loan Officer

Michael P. Burley, Treasurer

DEVELOPER'S DEVELOPMENT TEAM PROFILE

Developer

1. What experience through past projects or activities does the developer have developing and/or marketing housing for minorities:
 - A. United South End/Lower Roxbury Development Corporation (UDC) was created in July, 1979, to participate in a wide range of business and real estate development activities that were designed to create affordable housing and employment opportunities for low and moderate income South End/Lower Roxbury neighborhood residents and minorities. To date, UDC has successfully completed 705 Massachusetts Avenue, providing 8 units of low and moderate income housing for the community. Presently, UDC is developing Massachusetts Square, a 48,000 square foot commercial establishment in the South End which will bring a significant number of jobs to the community.
 - B. United Neighbors of Lower Roxbury has been involved in the Lower Roxbury Community for over 15 years. In that period of time, UNLR has worked closely with the minority community to bring badly needed community support services, as well as employment opportunities to the Lower Roxbury area. With assistance from the Boston Redevelopment Authority (BRA), UNLR acquired and rehabilitated an old burned out church in order to provide a multi-purpose social service center for the Lower Roxbury Community. This center, officially known as The Community Center of Lower Roxbury, has provided a wide range of social services from employment assistance to day care. With its past history success, UNLR is now reaching into other areas which will enhance the community it serves. Goals have been established which address the need to develop economic development programs, as well as provide an adequate supply of affordable housing. To the end, UNLR has committed itself to participate in the South End Neighborhood Housing Initiative (SENH I), Southwest Corridor developments and the redevelopment of Dudley Station.

Roxbury Corners

C. Boston Bank of Commerce (BBC) has been and will continue to be a major financial actor in the Lower Roxbury/South End Community. As the only black-owned and managed commercial bank in New England, BBC has demonstrated strong support for the minority community through its commercial loan programs and services. As a leading financier in the redevelopment of the South End/Lower Roxbury area, BBC has provided a stabilizing force in the community, and continues to demonstrate its desire to provide the financing necessary for minorities within the community to develop commercial and affordable housing alternatives for the benefit of the community at large.

List of Projects Owned or Developed by Developer

UDC/BBC/UNLR Joint Venture

UDC/BBC/UNLR Joint Venture is a minority controlled organization formed for the purpose of developing affordable housing as part of the South End Neighborhood Housing Initiative (SENHI). These minority Joint Venture team members have developed the following projects:

1. United South End/Lower Roxbury Development Corporation

- A. Project Name: 705 Massachusetts Avenue
Project Location: 705 Massachusetts Avenue
Corner of Massachusetts Avenue/Harrison Ave.
% of Minority Occupancy: 100%
% of Majority Occupancy: 0%
- B. Project Name: Massachusetts Square
Project Location: 569-571 and 573 Columbus Avenue
426 and 428-434 Massachusetts Avenue
% of Minority (Occupancy): Not Yet
% of Majority (Occupancy): Rehabilitated

2. United Neighbors of Lower Roxbury

- A. Project Name: The Community Center of Lower Roxbury
Project Location: 90 Windsor Street, Boston
% of Minority:
% of Majority: (Active as a community center)

BOARD OF DIRECTORS (Attach list of directors and officers with descriptive information about each director)

Attached you will find the latest list of Board of Directors of United South End/Lower Roxbury Development Corporation (UDC). As of yet, the Roxbury Corners Limited Partnership and the UDC Development Corporation have not been formed and no Board of Directors has been selected.

James B. Davis
Vice Chairman

Correy M. Willard
Treasurer

Ruth Anthony
Clerk

Alan Thompson
Assistant Clerk

Sylvia Ryan III
President & Chief
Executive Officer

Georgie Fay, Jr.

James French

Sam L. Gibbons

Jacqueline Coward

Dr. Maribel A. Knight

Paul C. Smith

Administrative

Sylvia Ryan III

Subsidiary Entities

UDC Real Property Corporation

UDC Real Estate Trust I

Banks and Financial Institutions

Boston Bank of Commerce, Boston, MA

Bank of Boston, Boston, MA

Collins Bank and Trust Company, Boston, MA

Massachusetts Community Development Finance Corporation (MCDFC), Boston, MA

Vice President, United Neighbors
of Lower Roxbury

Vice President, United Neighbors of
Lower Roxbury.
Trustee, Ebenezer Baptist Church

Technical Writer, Wang
Laboratories, Inc.

Entertainment Producer, Producer

Manager, Planter
Truckers, Truck City Developers Inc.

Communications Software
Analyst, Wang Laboratories Inc.

Retired

Partner, J. Lee Spence and
Company, Inc., Inc.

Businesswoman

Member, Historic Concord Baptist
Church

Director of Counseling
Veterans Health Center, Springfield, MA

President & Chief Executive Officer

BOARD OF DIRECTORS

Sharoll Williams
Chairwoman

Administrative Assistant to
District Seven Boston School Committee
Member. Instructor at Roxbury
Community College.

James R. Davis
Vice Chairman

Past President United Neighbors
of Lower Roxbury

Dorsey M. Hilliard
Treasurer

Board Member United Neighbors of
Lower Roxbury.
Trustee Ebenezer Baptiste Church

Ruth Anthony
Clerk

Technical Writer, Wang
Laboratories, Inc.

Alan Thompson
Assistant Clerk

Entertainment Producer/Promoter

Syvalia Hyman III
President & Chief
Executive Officer

Manager, Planner
Treasurer, Tent City Developers Inc.

George Day, Jr.

Communications Software
Analyst, Wang Laboratories Inc.

James French

Retired

Dan L. Gibbons

Partner, Inner Space and
Concept Builders Ltd.

Jeanette Howard

Businesswoman

Dr. Muriel B. Knight

Educator, Historian Concord Baptiste
Church

Ynes C. Simon

Director of Counselling
Veterans Benefits Clearinghouse, Inc.

Management

Syvalia Hyman III

President & Chief Executive Officer

Subsidiary Entities

UDC Real Property Corporation

UDC Real Estate Trust I

Banks and Financial Institutions

Boston Bank of Commerce, Boston MA

Bank of Boston, Boston, MA

Coolidge Bank and Trust Company, Boston, MA

Massachusetts Community Development Finance Corporation (CDFC), Boston, MA

ARCHITECT/ENGINEER



CPF

**DOMENECH &
HICKS, INC.
ARCHITECTS**

55 Massachusetts Ave

Boston, MA 02115

617-552-2100

BACKGROUND

CPF/Domenech and Hicks, Inc., Architects, the successor firm to the Boston office of Castro-Blanco, Piscioneri and Feder, Architects, P.C., (which has over 20 years of experience), has been providing comprehensive architectural, planning and interior design / space planning services to private clients and public agencies for a variety of building types, since 1978. Although the two corporate offices have recently formed separate legal entities, a brother-sister corporate relationship has been established between the two firms, which allows each office to apply specialized, detailed services to local projects, with the comprehensive backing of a regional organization. CPF/Domenech and Hicks is a minority business enterprise, with 51% of firm ownership being held by partners of Hispanic origin.

CPF/Domenech and Hicks offers the full scope of architectural services including site planning, program analysis, cost estimating, design, contract documents, project administration and construction supervision. In addition, the firm offers a wide range of services in the field of Interior Design / Space Planning. Over the years, the office has demonstrated its capabilities on a broad range of project types, including residential, transportation, commercial, industrial, institutional and recreational.

It is the firm's team approach to project staffing that has enabled CPF/Domenech and Hicks to develop in-depth expertise on a broad range of building types, offering personalized services of a small office with production capability of a large organization. Treating each project with individual care, CPF/Domenech and Hicks analyzes the aesthetic and technical demands of the project in relation to the goals and needs of the client. With these parameters established, a design and production team is assembled from a diversified staff of architects, planners and technical support personnel - a team expressly tailored to meet the needs of each individual project.

CPF/Domenech and Hicks' clients include private corporations and development companies, government and public agencies, as well as neighborhood community groups. In today's economy when large architectural projects are often brought to fruition by the coordinated efforts of these differing groups, an architectural firm that can speak the language and harmonize the needs of divergent interests offers an advantage to the client.

From multi-disciplinary transportation complexes to the renovation of a children's zoo, from luxury resort condominiums to subsidized inner-city housing, CPF/Domenech and Hicks brings its special combination of discipline and imagination, years of experience, and the talents of a full staff of professional personnel to every project that it undertakes.

Thomas J. Dunn, Jr., AIA, is Director of Design for CTF/Donnell and Buckle, Inc., architects. He holds his Master of Architecture degree from the Graduate School of Design, Harvard University.

architectural firm in
architect in the state

After joining CTF, Mr. Dunn was the architectural designer for the State Transportation Building in Boston and has a number of housing projects. He has also been involved in the design of the world famous housing development at Villa Victoria in Boston's South End, and was a member of the design team competing for the Rockefeller Island Housing Competition in New York, and for the Massachusetts Housing Competition in Massachusetts.

Since joining CTF/Donnell and Buckle, Mr. Dunn has been responsible for design of a number of projects which include school building development, low income housing, transitional housing, residential and commercial buildings. He has been particularly involved in working for public housing agencies and non-profit organizations, such as the Lawrence, Boston, Boston and South End Housing Authorities and the City of Boston Housing Department, in Massachusetts, and in working for the state housing program.

In addition to his architectural work, Mr. Dunn has been involved in many other projects for the state and federal, including housing developments.

Mr. Dunn is a member of the American Institute of Architects and has been certified by the National Board of Standards and Practices for the following organizations:

A. National Association of Architects
B. State of Massachusetts
C. Board of Standards and Practices
D. Board of Standards and Practices
E. National Planning Board

As a member of the Board of Standards and Practices, Mr. Dunn has been involved in the design guidelines for the state of Massachusetts.

PROFESSIONAL SERVICES

URBAN PLANNING
SITE SELECTION
MASTER PLANNING
SITE DEVELOPMENT
LANDSCAPE DESIGN
FACILITIES PROGRAMMING
EXISTING CONDITIONS ANALYSIS
CONCEPTUAL DESIGN
DESIGN FEASIBILITY
ARCHITECTURAL DESIGN
ARCHITECTURAL TECHNOLOGY
CONSTRUCTION DRAWING PRODUCTION
SPECIFICATIONS
COST ESTIMATING
CONSTRUCTION BID ANALYSIS
CONSTRUCTION ADMINISTRATION
PROJECT REPRESENTATION
INTERIOR DESIGN/SPACE PLANNING
MATERIAL/COLOR SELECTION
GRAPHIC DESIGN
SIGNAGE DESIGN
ARCHITECTURAL ILLUSTRATION
EXPERT WITNESS

FERNANDO J. DOMENECH JR., AIA

Fernando J. Domenech Jr., a Principal, is Director of Design for CPF/Domenech and Hicks, Inc., Architects. He received his Master of Architecture degree from the Graduate School of Design, Harvard University in 1974. He has worked since 1971 with various architectural firms in both Boston and Puerto Rico and is a Registered Architect in the states of Massachusetts and New York.

Prior to joining CPF, Mr. Domenech was the architectural designer for the State Transportation Building in Boston and for a number of housing projects. He was also involved in the design of the award winning housing development of Villa Victoria in Boston's South End, and was a member of design teams receiving Honorable Mentions for the Roosevelt Island Housing Competition in New York, and for the Marlborough Housing Competition in Massachusetts.

Since joining CPF/Domenech and Hicks, Mr. Domenech has been responsible for design on a number of projects which include resort housing development, low-moderate income housing, transient housing, renovation and multi-use buildings. He has been particularly involved in housing for public finance agencies and non-profit organizations, such as the Lawrence, Hopkinton, Boston and Haverhill Housing Authorities and the Urban Edge Housing Corporation, in Massachusetts, and is thoroughly familiar with the State 705 program.

In addition to his administrative duties, Mr. Domenech has been involved not only on projects for CPF/Domenech and Hicks but also numerous projects for its sister firm, CPF/Castro-Blanco, Piscioneri and Feder, Architects in New York, which has included several public housing assignments.

Mr. Domenech is a member of the American Institute of Architects and has been certified by the National Council of Architectural Registration Boards. In addition, he has also maintained an active interest and involvement in the Boston community. He is a member of the following organizations:

- o Boston Landmarks Commission - South End Study Committee
- o Board of Directors - Emergency Tenants Council
- o Board of Advisors - Cardinal Cushing Center
- o Board of Directors - Massachusetts Chapter of the National Hispanic Housing Coalition

As a member of the Boston Landmarks Commission, Mr. Domenech was one of the principal formulators of new construction and rehabilitation design guidelines for use in this architecturally historical district in Boston.

KAREN BRESLANSKI, RA

Karen Breslawski received her Masters in Architecture from State University of New York at Buffalo. While attending school, she worked for the New York State Urban Development Corporation for three years, where she was involved in producing all graphic and presentation material for the corporation's branch at Audubon New Community.

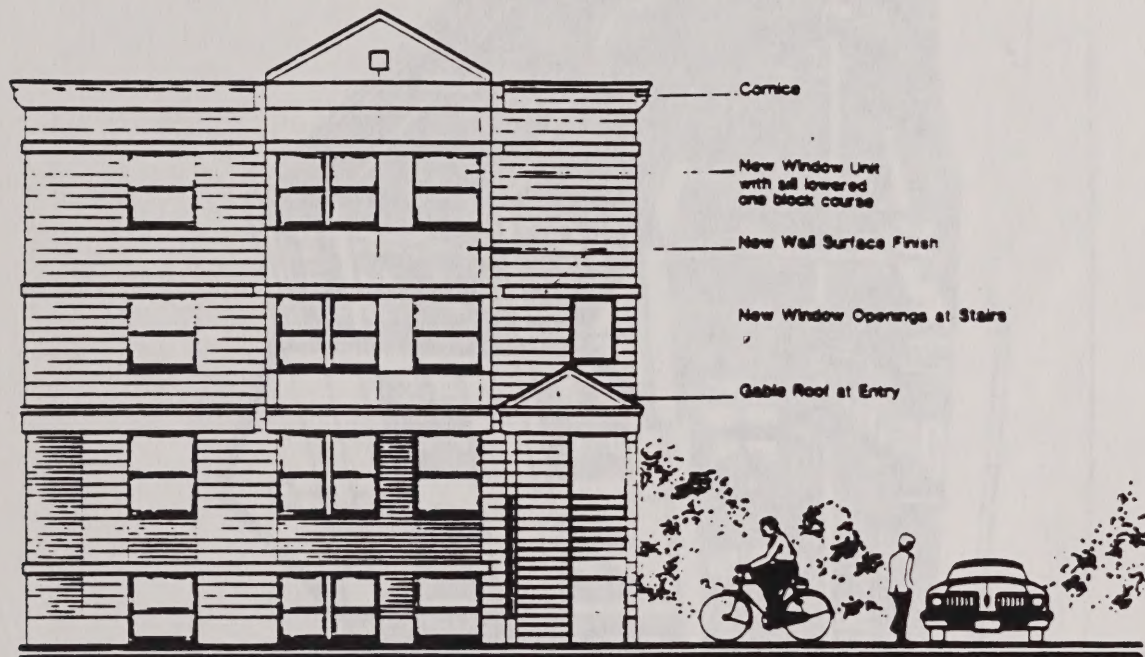
Upon graduating, Ms. Breslawski worked for a firm in Buffalo where she participated in projects for the Facilities Development Corporation of New York State and the Office of Mental Retardation and Developmental Disabilities. Her assignments largely entailed housing projects for physically or mentally handicapped persons, which required a thorough understanding of special state codes and regulations. Other work included office and home renovations, day treatment centers, in addition to free lance work in Western New York.

Since joining CPF/Domenech and Hicks, Ms. Breslawski has been mainly involved in housing projects of various sorts. She has served as Project Architect or Project Manager for a number of publicly assisted projects in the state of Massachusetts. Some examples include the new construction of clustered multi-family housing in Hopkinton, new multi-family housing in Haverhill, and the rehabilitation of multi-family housing at Merrimack Courts in Lawrence. Through her experience on these projects, Ms. Breslawski has become thoroughly familiar with Massachusetts state codes and design guidelines for multi-family public housing.

In addition, to public housing work, Ms. Breslawski served as Job Captain for military housing projects at Pease and Griffiss Air Force Base and Project Manager for Thule Air Base projects. She was also a member of the design team which completed the \$14 million Mountain Green Resort Condominiums, entailing the new construction of 216 luxury units and 20,000 s.f. of commercial space at the Killington ski area, Vermont.

CPF/Domenech & Hicks

Boston Infill Housing



Rehabilitation of 17 buildings on scattered sites for 84 family units of housing (2 BR, 3BR, 4BR) and associated site design.

Location: Dorchester and Roxbury, Massachusetts

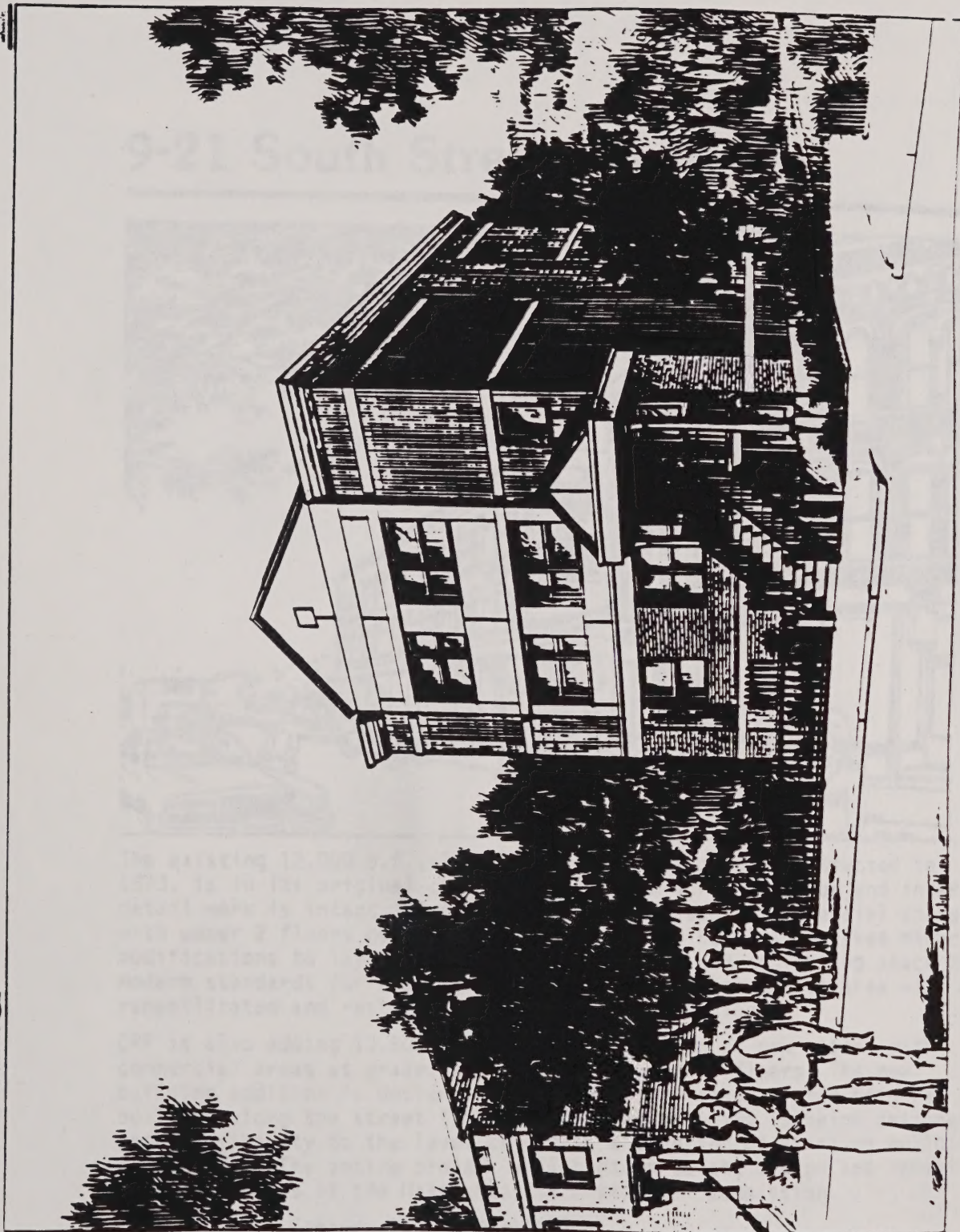
Owner: The Infill Collaborative Inc.

Sponsor: Boston Redevelopment Authority

Completion Date: 1987

Cost: \$4,500,000

CPF/Domenech & Hicks



9-21 South Street, Westboro

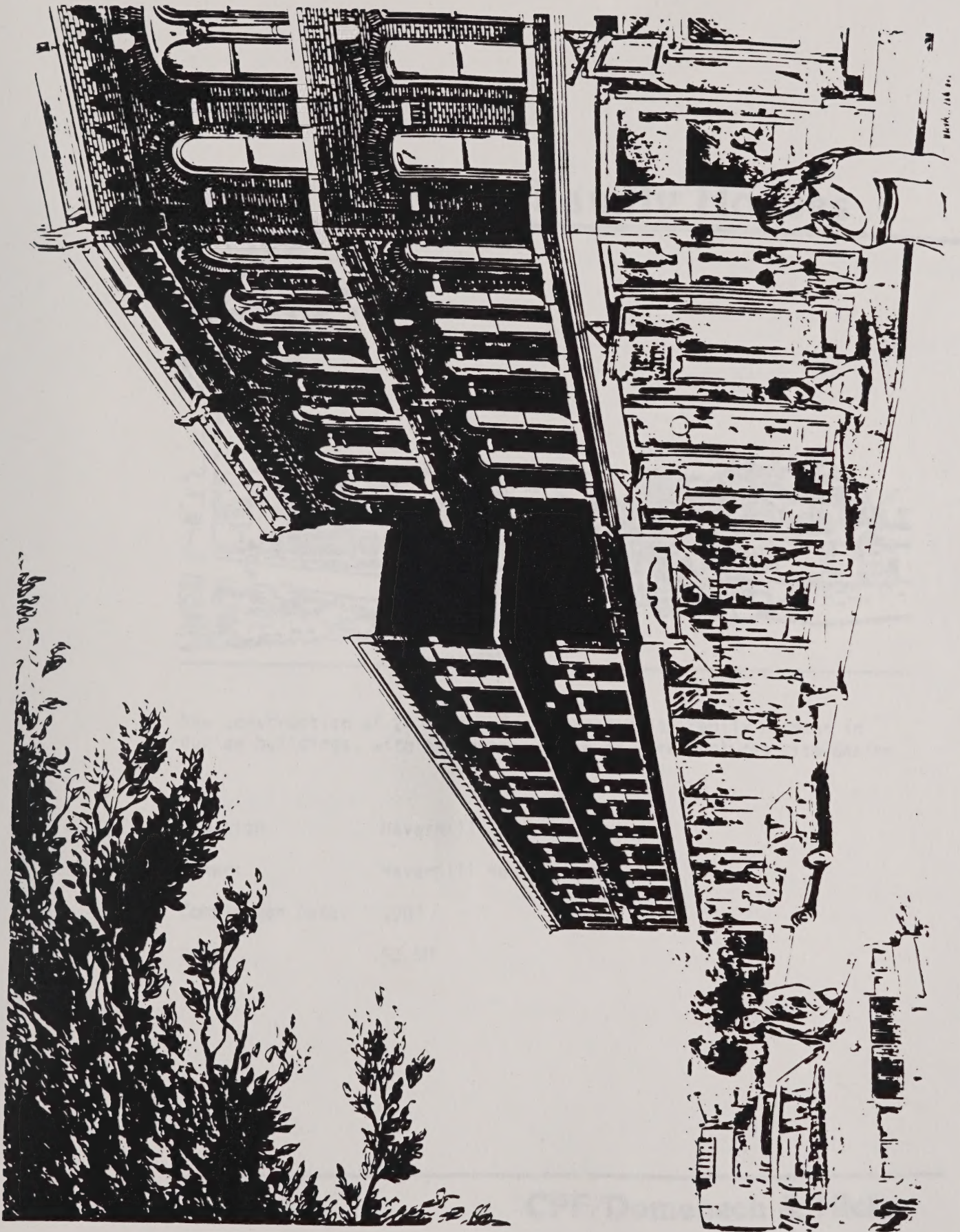


The existing 12,000 s.f., 3-story historic building, constructed in 1873, is in its original condition-the brick work, exterior and interior detail work is intact. Ground floor will be used as commercial space with upper 2 floors containing housing units. The work involves minor modifications to layout of existing partitions and converting space to modern standards for housing. The ground floor commercial area will be rehabilitated and restored to its original condition.

CPF is also adding 13,500 s.f., 3-story addition of new space, with commercial areas at grade, and housing on upper 2 floors. The new building addition is designed to continue the facade of the original building along the street frontage. The new building is being designed with sensitivity to the level of detail and rhythm of existing building elevations. The entire project will conform to the design and rehabilitation criteria of the Massachusetts Historical Commission.

Client: Century 21 / Forrestall
Location: Westboro, Massachusetts
Completion: Summer 1987

CPF/Domenech & Hicks



Haverhill Multi-Family Houses

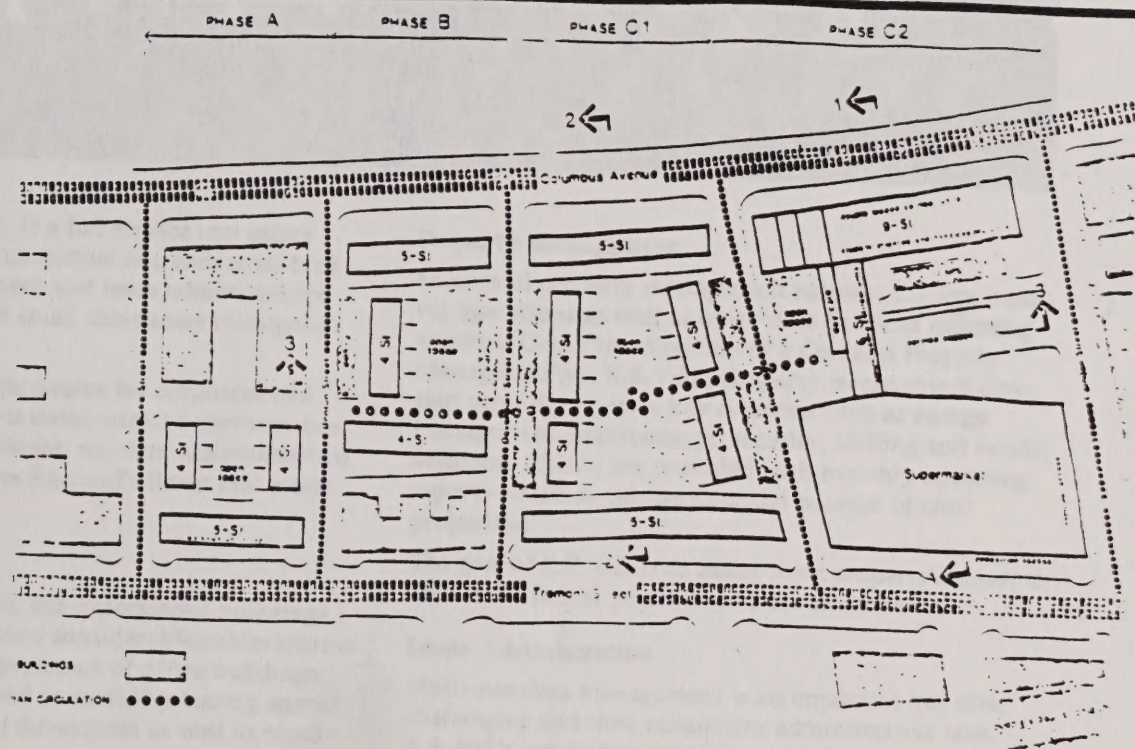


New construction of 24 units of clustered multi-family housing in duplex buildings, with basements. Scope of work includes site design.

Location:	Haverhill, Massachusetts
Owner:	Haverhill Housing Authority
Completion Date:	1967
Cost:	\$2.5M

CPF/Domenech & Hicks

UDC Commercial/Residential Development



ILLUSTRATIVE MASTER PLAN: 1"=40'-0"

This project entails the masterplanning and design implementation for 300 units of family housing and 50,000 square feet of retail commercial space in Parcel 15 of the South End of Boston. This is a phased development.

Location: South End, Boston, Massachusetts
 Owner: United South End/Lower Roxbury Development Corp.
 Completion Date: 1987
 Cost: \$12,000,000



R.E. Hill & Company, Inc. is a full service real estate organization providing commercial and industrial brokerage, property management and lease administration services to both large and small companies throughout the Greater Boston area.

R.E. Hill represents a single source for corporate real estate services. Through its demonstrated performance and commitment to excellence, the firm has established a reputation as one of New England's finest real estate companies.

Commercial Brokerage

As exclusive leasing agents, the experienced brokerage team of R.E. Hill has attained considerable achievements in assisting owners and developers of office buildings. R.E. Hill has been appointed as exclusive leasing agents by major corporations and developers as well as small businesses.

The firm also enjoys a high record of success in representing tenants in their search for first-class office space. The brokerage staff's experience and knowledge of the real estate market has served to provide clients with useful and economical solutions to their real estate requirements.

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R.E. Hill's industrial brokerage staff provides services which involve the lease, purchase or sale of an industrial property such as warehouse or manufacturing facilities.

Factors such as highway networks, utilities, stud height, floor load capacity and environmental quality are among the many important considerations in evaluating potential sites or buildings for clients.

In light of the complex factors associated with the search for industrial property, the technical expertise of an experienced brokerage team is essential.

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Successful property management requires efficient building operations as well as up-to-date financial reporting systems. Under the direction of a Certified Property Manager (CPM), R.E. Hill's property management division carefully reviews key elements such as energy management, maintenance, security, staffing and vendor selection. Clients are provided with monthly operating reports which detail the financial position of their properties.

The goal of R.E. Hill is to assist client property owners to realize the fullest potential of their investments.

Lease Administration

Multi-site data management is an important but often challenging and time consuming administrative task. R.E. Hill's innovative management information system has been designed specifically as a tool for the corporate real estate manager.

The computerized service offered by R.E. Hill provides regular reports which outline valuable information pertaining to leased or owned properties. Reports include location, annual rents, square footage, utilities, taxes and escalations. Also provided are time-sensitive action reports with information on lease termination dates, or renewal/cancellation options.

For additional information on how R.E. Hill can benefit your company, contact . . .

R.E. HILL
& Company, Inc.

One North Avenue • Burlington, Massachusetts 01803

617-229-0064

ATTORNEY

Mr. Klein is especially well known for his expertise in cooperative housing, and currently is president of the Cooperative Housing Fund, Inc., a Boston-based advocacy organization. Mr. Klein is also on the Board of Directors of the National Cooperative Business Association, based in Washington, D. C. and has formerly served as a director and officer of the National Association of Housing Cooperatives, also in Washington. Mr. Klein has spoken on the topic of cooperative housing at numerous national and international conferences and has been a frequent speaker at the annual meetings of the National Association of Housing Cooperatives, the National Cooperative Business Association, and the National Association of Public Housing Administrators.

Mr. Klein also currently serves on the Board of Directors of the National Cooperative Business Association, a national nonprofit organization incorporated in Massachusetts. He is also a member of the Board of Directors of the National Association of Housing Cooperatives, a national nonprofit organization incorporated in Massachusetts. Mr. Klein has been a frequent speaker at the annual meetings of the National Association of Housing Cooperatives, the National Cooperative Business Association, and the National Association of Public Housing Administrators.

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Jonathan Klein, General Counsel, joined Greater Boston Community Development, Inc. as head of its legal department in March, 1988, after nearly 7 years in private law practice with the Boston law firm of Brown, Rudnick, Freed & Gesmer. Mr. Klein, who now specializes in housing and economic development law, has a broad background in real estate and corporate transactions and has represented developers and lenders in all areas of real estate development, including zoning, environmental, and land use matters; financing, including tax exempt bonds; local, state, and federal subsidy programs; formation of limited partnerships, including partnership, tax, and securities matters; and the formation of cooperatives and condominiums. Mr. Klein has been the responsible project attorney for real estate development projects ranging up to \$20 million in total financing.

Mr. Klein is especially well known for his expertise on cooperative housing, and currently serves as President of the Cooperative Housing Task Force, Inc., a Boston-based advocacy organization. Mr. Klein is also on the Board of Directors of the National Cooperative Business Association, based in Washington, D.C. and has formerly served as a director and officer of the National Association of Housing Cooperatives, also based in Washington. Mr. Klein has spoken on the topics of cooperatives and housing development at seminars sponsored by these organizations and by others, including the Massachusetts Government Land Bank, the Massachusetts Association of Community Development Corporations, and the Massachusetts Bar Association.

Mr. Klein also currently serves on the board of directors of the Dorchester Bay Economic Development Corporation, a community based development corporation in Dorchester, where he lives, and was a founding member of the Lawyers Clearinghouse on Affordable Housing and Homelessness, a joint project of the Boston Bar Association and the Massachusetts Bar Association formed to encourage lawyers to take a more active role in affordable housing development.

Before attending law school, Mr. Klein served from 1975-1978 as Executive Director of North American Student Cooperative Organization, a trade association of student housing and retail cooperatives in United States and Canada.

Mr. Klein received his B.G.S. degree with High Distinction from the University of Michigan in 1974, where he was elected to Phi Beta Kappa and was president of his college student government. Mr. Klein earned his law degree from the University of Michigan Law School in 1981, where he graduated magna cum laude and was awarded the Order of the Coif. Mr. Klein is a member of the Massachusetts Bar Association and the Boston Bar Association.

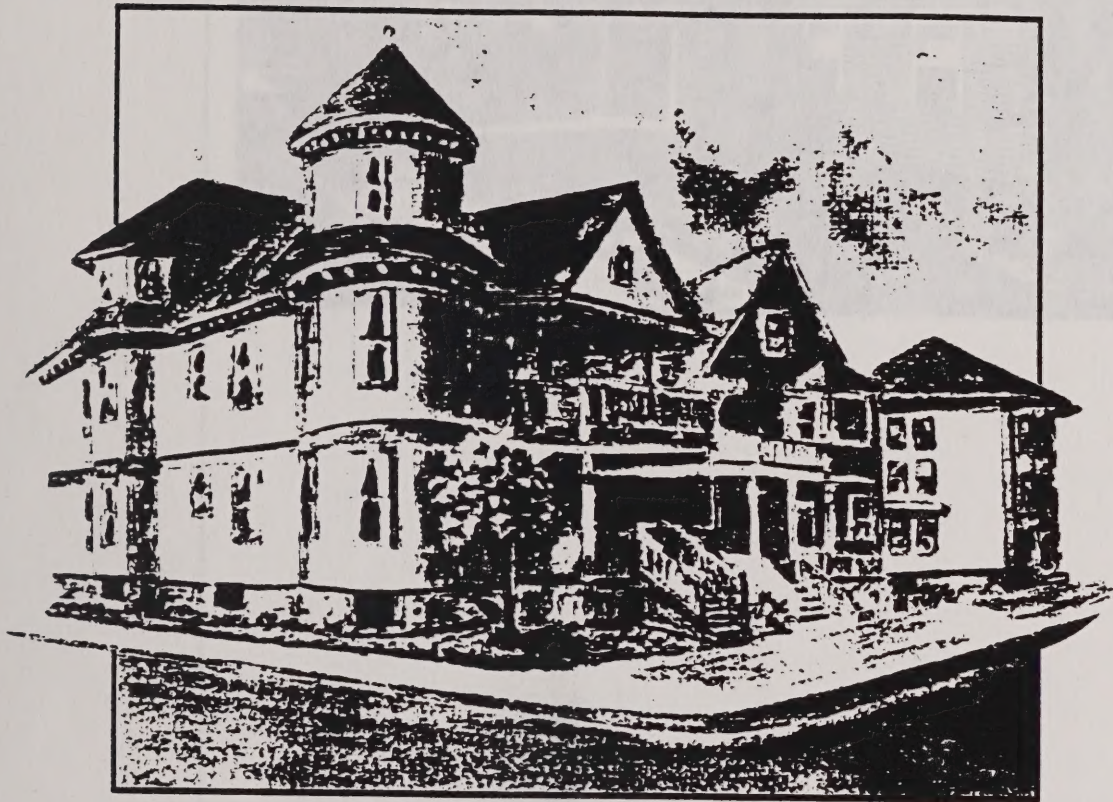
BUILDING
COMMUNITIES

PROJECT MANAGER/CONSULTANT



GBCD

BUILDING COMMUNITIES



GBCD

Housing for the elderly and handicapped at Plantation Apartments in Stou, Mass., a cluster of six two-story woodframe clapboard buildings around a central courtyard. Development Team: Stou Elderly Housing Corp., sponsor and owner; GBOD, development consultant and management agent; Day & Ertman, Inc., architect; Corcoran Construction Company, general contractor



Cover: Three of the 17 wood-frame buildings comprising Restoration Housing in Boston's Brigham Circle area, a scattered site rehabilitation project which houses families. Development Team: Roxbury Tenants of Harvard Association, Inc., sponsor; RHC & Associates, owner; GBOD, development consultant and management agent; John Sparritt Associates, Inc., architect; Dimco Construction Company, Inc., general contractor.

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INTRODUCTION

Greater Boston Community Development, Inc. —GBCD—is a charitable, nonprofit corporation. Its primary purpose is to promote neighborhood improvement by assisting community-based organizations in the development and management of housing and related facilities for families, the elderly, and handicapped persons with limited incomes.

Now in its 20th year, GBCD has helped neighborhood groups in the development of almost 2,800 units of affordable housing. To better serve those groups, GBCD has greatly expanded its property management operation, and has introduced an economic development assistance capacity.

This report describes the range of services provided by GBCD, and the unique role it plays in assisting local organizations in the provision of affordable housing.

TABLE OF CONTENTS

Letter from the President	2
Message from the Executive Director	3
Housing Development	4
A review of housing developments completed and under way, with an in-depth look at a new public-private initiative	
Finance	12
A description of full service financial packaging: real estate syndication, and a seed money fund for start-up costs	
Economic Development	14
A look at GBCD's newest addition to its service delivery capability	
Property Management	15
A discussion of GBCD's growing full service management portfolio and of its role as property management consultant	
GBCD's Clients	19
An overview of groups assisted by GBCD	
Corporate Organization	20
The Future	21
GBCD Staff	22
GBCD Board of Directors	24



LETTER FROM THE PRESIDENT

It has been 20 years since the first steps toward rebuilding a group of blighted row-houses in the South End community of Boston were undertaken by a new and experimental organization. Today, in 1984, the organization that emerged from that effort—GBCD—has turned those first steps into great strides.

GBCD has helped to build—and rebuild—more than 20 communities in eastern Massachusetts. Working with neighborhood-based housing sponsors since 1970, we have assisted in the development of 2,750 units of housing for low and moderate income people, representing total mortgage and equity financing of \$118,492,339. Today, an additional 1,216 housing units, with mortgage financing commitments totaling over \$65,000,000, are under way.

On the property management side, GBCD has experienced considerable growth. Fourteen years ago, one 93-unit property was under management; today, we manage 15 sites, translating into 1,180 apartments for families, elderly and handicapped persons.

These achievements have not come easily. Diminishing public subsidy and a corresponding shift toward private sector participation are among the challenges facing the corporation. The GBCD staff, under the direction of Patrick Clancy, has been successful in ensuring the long-term viability of the housing developed. This often involves the use of complex financing structures, diverse funding sources, and, to an increasing degree, public-private partnerships.

However, as complex as the mechanics of housing development may be, they are but a means to an end. Each housing development project GBCD undertakes has as its ultimate goal the fulfillment of our mission: to promote neighborhood development for the benefit of low and moderate income people and to enable neighborhood organizations to control that development to assure that it serves those purposes.

An exciting new direction for GBCD has been its work in economic development. GBCD recently became active in the economic development arena, responding to increased requests for assistance from neighborhood organizations wishing to pursue commercial development projects.

Whether in housing development, economic development, finance, or property management, there are two principal reasons for GBCD's success: its staff and its clients. We have been fortunate to attract and retain a talented, dedicated staff with a high level of technical expertise and commitment. We have also been successful in establishing excellent working relationships with our clients. These groups—highly qualified, nonprofit, community-based sponsors committed to meeting their neighborhoods' revitalization needs—form the backbone of the nonprofit development sector in Massachusetts.

Additional support for GBCD's work comes from its active and diverse Board of Directors. And over the years, we have received critical financial assistance from a number of national and Boston-based charitable foundations.

As you read this report, you will learn more about the accomplishments of GBCD and those it serves. The great strides of the first 20 years prepare us well for our future agenda: to continue and expand our technical assistance delivery in four major areas: housing development, economic development, finance and property management. As part of that effort, I am pleased to report that GBCD has just opened an office in Springfield, Massachusetts. This office, which will serve nonprofit, neighborhood-based development organizations in western Massachusetts, will enable us to build more of what we build best: stable, financially viable communities for people with limited incomes.

Stephen H. Anthony
Stephen H. Anthony
President

MESSAGE FROM THE EXECUTIVE DIRECTOR



The early 1980s have been growth years for GBOD. Since 1980, we have assisted in the completion of almost 900 housing units, with 1,216 apartments now under way. In the past four years, we have added over 500 units of lower income housing to our property management roster. We have initiated activity in the area of economic development. And we have more than doubled our staff.

Our growth—and the growing strength of the entire nonprofit development sector in this state—reflect the critical, continuing need for affordable housing and related facilities in a variety of communities.

GBOD's continued and enhanced productivity is especially rewarding because it has been accomplished in the face of federal cutbacks, shifting funding patterns, and an ever-changing economic environment. Despite these factors, GBOD has remained a positive, productive resource for community-based sponsors of housing and commercial facilities, empowering them to control and direct the development process for the benefit of those in need.

Today, our effectiveness as a resource is measured in large part by our resourcefulness. When necessary, GBOD staff has successfully structured alternative—and financially viable—development packages to enable our locally based clients to meet their neighborhood goals. As described in this report, The Boston Housing Partnership is one such innovative initiative. Another is the Tent City project, where GBOD staff are newly engaged in intensive negotiations which will soon bring to fruition a project that has been in various stages of planning for 16 years.

On all of GBOD's projects, the principal challenge for our staff is to maintain a delicate balance in its work, the balance between the effort to understand and be sensitive to the detailed needs and objectives of the people and organizations we serve, and the effort to work effectively within the financial and technical requirements and limitations of community development programs and with the agencies that administer them.

In my 13 years with the organization, I have seen our talented and dedicated staff successfully meet that challenge, year after year.

Over the years, I have also witnessed the enduring commitment of the many community-based groups—urban, suburban and rural—which comprise the nonprofit development sector in Massachusetts. These organizations have shown time and again the energy and determination necessary to create decent housing for their lower income constituents. This has been the driving force behind the record of accomplishment that they and GBOD together have compiled, as described in this report.

With a growing organization, an expanding record, and as we begin operations at our first remote office in Springfield, we look forward to continuing to assist these groups in their building of communities for many years to come.

A handwritten signature in dark ink, appearing to read "P. Clancy", written over a horizontal line.

Patrick E. Clancy
Executive Director



HOUSING DEVELOPMENT

◀ These rowhouses in Boston's South End were rehabilitated as part of the corporation's first project, which was undertaken by South End Community Development, Inc., GBCD's predecessor organization. These 13 units house low-income families, and are owned by a GBCD affiliate and managed by GBCD.

▼ As of 1984, mortgage and equity financing on the 25 housing developments completed with GBCD assistance totals \$118,492,539.

Housing development is an intricate process that involves financing, design, legal approvals, ownership arrangements, and construction and management planning, budgeting and coordination. The process often begins for GBCD when it is contacted by a neighborhood organization—typically, an established nonprofit corporation that wants to upgrade its community—about a potential development.

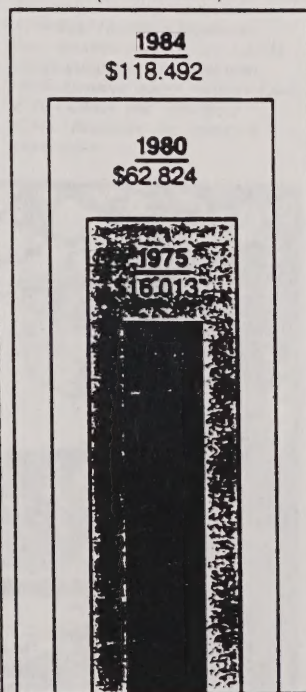
The First Steps

Community organizations most often hear about GBCD through word-of-mouth. Once contact is initiated, GBCD and the community group meet to talk about the various issues related to housing development. These preliminary discussions include:

- defining the group's goals in undertaking a project
- identifying the group's overall community revitalization goals
- discussing the group's prior experience and identifying the financial and technical resources the group can bring to a new project
- establishing the proposed number of units, site, and income levels of residents of the housing
- defining the degree of support of the municipality in which the project would be located.

GBCD works with neighborhood entities whose housing goals are consistent with the GBCD mission: to provide decent, safe, affordable housing for people with limited incomes.

Mortgage and Equity Financing (in millions)



A Resource for Nonprofit Developers

When GBCD and a community housing sponsor agree to undertake a project, the complex process of real estate development begins. To help neighborhood organizations succeed in this process, GBCD offers a wide variety of development services, including

- Assisting community sponsors in defining or redefining local housing needs and objectives
- Identifying potential sources of subsidies, seed money, construction loans, and permanent mortgage and equity financing
- Negotiating for the acquisition of land and buildings
- Evaluating the reuse potential of existing buildings
- Assembling candidates for the key roles in a development team, including well-qualified architects and contractors who can respond effectively to community organizations
- Working with the sponsor and other members of the development team on preparation of project designs, the estimation of construction costs, and the correlation of design, costs and financing
- Preparing and negotiating applications for mortgage loans, subsidy and mortgage insurance commitments from federal, state and local agencies
- Securing municipal zoning approvals, tax agreements, clear title for land, and other legal clearances
- Structuring the most appropriate ownership entity for a development and the most effective system of financial controls
- Monitoring construction, documenting costs, expediting the resolution of any disputes, and coordinating the submission of requisitions and any necessary change orders
- Planning management for the completed housing, budgeting for its costs, and coordinating rent-up and management start-up with construction.

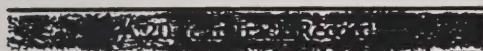
GBCD analyzes the many development variables on each project, and explains the relationships among them to its clients



Each housing sponsor is **thus** able to shape those variables to **seek to meet** effectively its own goals.

A critical prerequisite to any project is financial feasibility. GBCD consistently stresses to each sponsor that its goals can be met only if they can be translated into a housing development that is financially feasible.

On a number of otherwise infeasible projects, GBCD has structured equity financing arrangements which have provided the additional capital to allow these developments to go forward. GBCD's real estate syndication work, as discussed in detail in the "Finance" chapter, has paved the way for over \$115 million worth of completed housing for families and elderly persons with limited incomes.

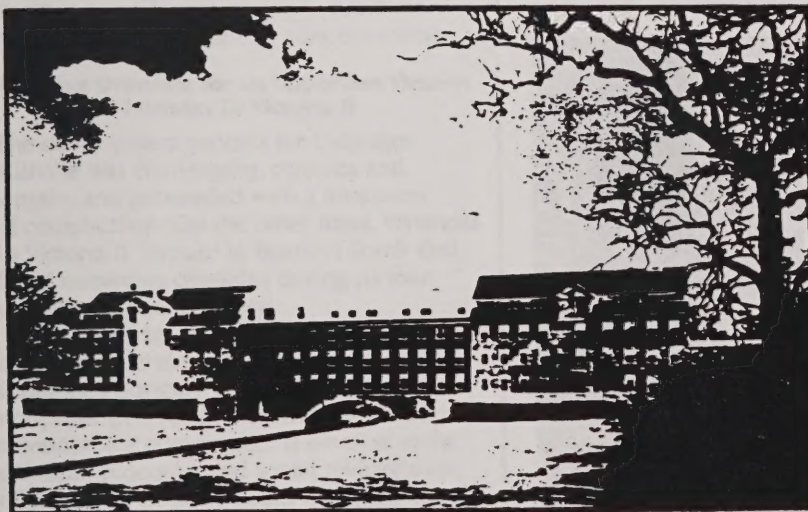


Since 1964, GBCD has worked with 17 different nonprofit housing sponsors to complete 2,750 units in 25 well-run developments. (Please see Table 1 on pages 8 and 9 for a full listing of these projects.)

The corporation's diverse portfolio indicates that the need for affordable housing is not limited to one locale nor to one

▲ A portion of the historic Crown & Eagle Mill in Uxbridge, Mass. built in 1822 and destroyed by fire in 1974

▼ Mill rehabilitation results in Crown & Eagle Apartments, containing 62 units of housing for lower income elderly and handicapped people. Crown & Eagle, together with the 18-unit Millville Heights Apartments in Millville, form Uxbridge-Millville Regional Housing Development Team. Uxbridge Housing Associates, Inc., sponsor and owner; GBCD, development consultant and management agent; Bruner, Cott & Associates, Inc., architect; C.W.C. Builders, Inc., general contractor



group of people. GBCD assists in building urban, suburban and rural developments. Two-thirds of the projects on which GBCD has provided services house families; one-third, elderly and handicapped persons. In addition, GBCD's development work encompasses a variety of dwelling types: new construction, rehabilitation of deteriorated housing and adaptive reuse of an existing structure, such as a school.

GBCD's diverse portfolio is best illustrated by the following descriptions of two vastly different projects: Uxbridge-Millville Regional Housing and Viviendas La Victoria II.

Preserving a Historic Mill in One Town, Building New Housing in Another: Uxbridge-Millville Regional Housing

Uxbridge and Millville, two neighboring towns in central Massachusetts, needed housing for their older citizens who could not afford to keep up their homes. Millville alone had a need too small to qualify for federal funds, and Uxbridge, though adjacent, was considered too far to move from the perspective of long time Millville residents.

On GBCD's advice, citizens of both towns active in civic affairs teamed up to form a nine person board called Uxbridge Housing Associates, Inc. (UHA). GBCD began working with UHA in 1981 to determine how best to provide housing to residents of both towns. To respond to the needs of both towns, a split site development approach was decided upon: 62 units in Uxbridge, and 18 units in Millville.

In Uxbridge, the burned-out facade of a historic mill sparked the idea of adaptive re-use. The Crown and Eagle Mill building, which lost its floors, windows, roof, and one-third of its walls in a 1974 fire, today provides 62 units of affordable housing. By designing an entirely new woodframe structure within the old walls and blending new stucco and brick into the existing walls, the project architect, Bruner, Cott & Associates, Inc., succeeded in recreating the form and appearance of the original mill.

In Millville, new housing was built on former town land near the town center, and adjacent to a series of one- to six-family houses. This building was designed to resemble a large farmhouse with attendant outbuildings in order to complement the surrounding locale.

Together, the two projects form Uxbridge/Millville Regional Housing. As development consultant, GBCD has assisted in all phases: in initial selection of sites, successful application for almost \$4,800,000 of mortgage financing and \$628,128 per year of rental subsidy through the U.S. Department of Housing and Urban Development (HUD) Section 202 (direct mortgage financing) and Section 8 (rental subsidy) programs, respectively; and in design, construction, and occupancy.

GBCD is proud of its ability to create a modest-sized elderly housing resource in the center of Millville by combining it in one mortgage with the larger structure in Uxbridge and by effectively handling the complexities of coordinating two local approval processes and two distinct sets of design and construction and management tasks within one project.

Today, GBCD, as management agent for Uxbridge/Millville, continues to work with UHA, as owner, to fulfill the housing goals of these two adjacent towns.

Working Overtime for an Important Victory: Viviendas La Victoria II

The development process for Uxbridge/Millville was challenging, complex and lengthy, and proceeded with a minimum of complication. On the other hand, Viviendas La Victoria II, located in Boston's South End, faced numerous obstacles during its four-year development history.

Viviendas II is the fifth in a series of housing developments completed by Inquilinos Boricuas en Acción (IBA). IBA, a nonprofit, principally Hispanic community development corporation, is devoted to the physical, economic and social revitalization of an area in Boston's South End once known as Parcel 19. Originally called Emergency

Tenants Council, IBA was formed in 1967 in response to a Boston Redevelopment Authority plan calling for extensive demolition in the rundown Parcel 19 area which could have displaced many local residents.

Today, that same area is a thriving 679-unit community known as Villa Victoria. As development consultant on Villa Victoria, GBCD has worked closely with IBA for 14 years to help define and structure the many aspects of IBA's community redevelopment program to ensure that the end product satisfies diverse local needs. GBCD also created a special financial structure for each of the five phases of housing, so that the community could get the results it wanted given the specific mix of state, federal and private financial resources available at the time each phase was built.

For each phase of Villa Victoria, GBCD worked with IBA to find a contractor who could work within budget and cope with each design. Designs ranged from a high-rise building for elderly and handicapped persons, to renovation of deteriorated 19th century brick rowhouses, to construction of a new mid-rise building for small families and new townhouses for large families. Viviendas II, the final phase, combined the renovation of eight existing rowhouses into 31 apartments with the construction of 159 new town-



▼ Viviendas La Victoria II today. These South End townhouses provide 190 units of housing for lower income families. Development team: Inquilinos Boricuas en Acción (IBA), sponsor; Victoria Associates, owner; GBCD, development consultant; John Stewart Associates, Inc., architect; Berkman Construction Company, Inc., general contractor; ETC Developers, Inc., (an affiliate of IBA) management agent.



houses and 8,100 square feet of commercial space for community businesses.

The first of many challenges arose during Viviendas II's planning phase. Opposition to the project was raised by an organization representative of the gentrification process occurring in Boston's South End. Its members, many of whom were new residents of the area, opposed construction of more subsidized housing. Ironically, many of the families for whom the disputed housing was intended had lived in the neighborhood for over 10 years.

A court challenge ensued. In April 1980, two years after opposition first sur-

face, the Federal District Court handed down a decision favorable to Viviendas II.

Shortly thereafter, GBCD staff learned that the planned financing program, the Tandem Program of the Federal National Mortgage Association, had run out of funds. Since that program provided 40-year mortgage financing at a fixed 7 1/2% interest rate in a volatile market with much higher market rates, its unavailability was a major blow.

A special HUD allowance paved the way for a solution. GBCD succeeded in structuring an extraordinarily complex financing arrangement which not only enabled Viviendas II to close on schedule, but generated

A PUBLIC-PRIVATE INITIATIVE TO REVITALIZE BOSTON'S NEIGHBORHOODS

Financial institutions, government agencies, private businesses and neighborhood organizations have joined forces in Boston to combat housing deterioration and abandonment. Through one organization—The Boston Housing Partnership, Inc. (BHP)—the public and private sectors are working together to salvage declining and vacant housing throughout the city, converting it to decent dwelling units which are affordable to low and moderate income households.

The BHP's formation was spearheaded in early 1983 by William S. Edgerly, Chairman and President of State Street Bank and Trust Company in Boston. Incorporated as a charitable, nonprofit entity, BHP's board of directors is composed of leaders of the major Boston banks and insurance companies, city and state agencies, and community-based organizations, including GBCD's executive director.

The BHP first sought GBCD's assistance in early 1983. At that time, GBCD sketched out the parameters of what was then a 500-unit demonstration program—types of buildings to be included, sources of debt and equity financing, and the kinds of housing sponsors who would be able and willing to accept them.

GBCD then went out into the field gauging the level of interest among potential neighborhood housing sponsors and working with a number of them to locate buildings in various parts of the city, identify building owners and tenants, and establish relationships with contractors.

A Request for Proposal (RFP) was issued in August 1983. Within three months, GBCD received all qualified proposals and helped assemble a committee to select the winners. GBCD also continues to provide demonstration program financing and to maintain control of properties owned or foreclosed upon by the City of Boston.

The response to the RFP exceeded all expectations: 15 community housing sponsors proposed a total of 1,120 units for rehabilitation. Seeking the greatest possible participa-



Name of Community Group	Number of Units
1 Allston-Brighton Community Development Corporation	20
2 Fenway Community Development Corporation	20
3 Mission Hill Neighborhood Housing Services, Inc.	74
4 Urban Edge of Greater Boston, Inc.	88
5 Roxbury/North Dorchester Neighborhood Revitalization Corporation	96
6 Quincy-Geneva Housing Corporation/Roxbury Multi-Service Center	101
7 Dorchester Bay Economic Development Corporation	58
8 Fields Corner Community Development Corporation	76
9 Codman Square Housing Development Corporation	80
10 Lena Park Community Development Corporation	93
TOTAL	706

tion, the BHP Board of Directors expanded the demonstration program, and in December 1983, selected 12 of the 15 applicants. Two groups subsequently withdrew; the remaining 10 nonprofit housing sponsors are now moving toward construction with their housing packages.

Each of the ten projects involves multi-family rehabilitation. Located in ten different neighborhoods, they range in scale from one building to 14 structures, and from 20 units to 101. The majority of the properties are masonry while some are wood triple deckers and six-family buildings. Several are severely deteriorated, but most are occupied but in fair to poor condition. Almost all of the 706 housing units being rehabilitated have rental subsidy commitments from state or federal programs, making them affordable to low and moderate income households.

In addition to continuing to provide development services to six of the 10 housing sponsors, GBCD is under contract to the BHP to continue property coordination with city agencies and to finalize the complex financing arrangements it has structured.

The demonstration program is being funded by a combination of grants, City of Boston funds, mortgage financing from several agencies, equity financing from a number of investors and partnerships set up against the equity installment of units being paid over time from rents. The mechanics of this initiative are complex, the effectiveness of combining in one entity the critical actors—and through that entity the necessary resources—is clear. It is hoped that this unique combination can stimulate increased housing revitalization for lower income Bostonians and serve as a model for future programs.

Project Name	GBCD Client Organization	Number and Type of Dwellings	Date Occupied	Mortgage and Equity Financing	Funding Agency and Program
1. SECD Demonstration	South End Community Development, Inc. (GBCD's predecessor organization), Boston	93 Family/Rehab	1969-70	\$ 1,246,000	For 83 units: HUD \$221(d)(3) mortgage financing; \$23 leased housing and \$101 rent supplement. For 10 units: HUD \$312 mortgage financing; \$23 leased housing.
2. Additional SECD Development					
3. South End Tenants Houses I	Tenants' Development Corporation, Boston	100 Family/Rehab	1972	\$ 1,643,300	HUD \$236 mortgage insurance interest subsidy; \$23 leased housing & rent supplement; \$101 rent supplement; MHFA construction.
4. ETC Rehab	Inquilinos Boricuas en Accion, Boston	71 Family/Rehab	1972	\$ 563,400	HUD \$236 mortgage insurance interest subsidy; \$23 leased housing & rent supplement; \$101 rent supplement; rental assistance.
5. Torre Unida	Inquilinos Boricuas en Accion, Boston	201 Elderly/New Construction	1974	\$ 694,890	HUD temporary public housing; MHFA construction.
6. South End Tenants Houses II	Tenants' Development Corporation, Boston	185 Family/Rehab	1975	\$ 563,899	HUD \$236 mortgage insurance interest subsidy; \$23 leased housing & rent supplement; \$101 rent supplement; rental assistance.
7. Central Grammar Apartments	Gloucester Development Team, Inc., Gloucester	80 Elderly/Rehab	1975	\$ 2,302,000	MHFA mortgage interest subsidy; 707 leased housing.
8. St. Stephen's Lower Apts	St. Stephen's Housing Corporation, Lynn	130 Elderly/New	1976	\$ 4,311,613	HUD \$236 mortgage insurance interest subsidy; \$101 rent supplement; MHFA construction.
9. Vriendas (St. Victoria I)	Inquilinos Boricuas en Accion, Boston	181 Family/New	1976	\$ 630,800	HUD \$236 mortgage insurance interest subsidy; \$23 leased housing & rent supplement; \$101 rent supplement; rental assistance.
10. Lincoln Woods	Lincoln Homes Corporation and Lincoln Foundation, Boston	125 Family/New	1976	\$ 586,837	MHFA mortgage interest subsidy; 107 leased housing.
11. [Illegible]	Inquilinos Boricuas en Accion, Boston	60 Family/Rehab	1976	\$ 502,000	MHFA mortgage interest subsidy; 502 leased housing.
12. [Illegible]	[Illegible]	441 Family/Rehab	1976	\$ 700,000	MHFA mortgage interest subsidy; 700 leased housing.
13. Woodbourn Housing for the Elderly	[Illegible]	75 Elderly/New	1987	\$ 2,575,000	HUD \$236 mortgage insurance interest subsidy; \$23 leased housing & rent supplement; \$101 rent supplement; rental assistance.

Housing Completed with GBCD Assistance

Project Name	GBCD Client Organization	Number and Type of Dwellings	Date Occupied	Mortgage and Equity Financing	Funding Agency and Program
14. Brook School Apartments	Weston Elderly Housing Committee, Weston	52 Elderly/Rehab	1980	2,280,000	HUD \$8 rental assistance; Town of Weston General Obligation Bonds
15. Casa Maria Apartments	St. Mary's Housing Corporation, Boston	85 Elderly/New Construction	1980	3,662,000	HUD \$202 mortgage financing; \$8 rental assistance
16. Back of the Hill Apts.	Back of the Hill Community Development Association, Inc., Boston	125 Elderly & Handicapped/New Construction	1981	6,090,500	HUD \$202 mortgage financing; \$8 rental assistance
17. River Howard Townhouses	Riverside/Cambridgeport Community Corporation, Cambridge	32 Family/New Construction	1981	2,006,450	HUD turnkey public housing, MHFA construction financing
18. Restoration Housing	Roxbury Tenants of Harvard Association, Inc., Boston	81 Family/Rehab	1982	5,927,850	HUD \$8 rental assistance; MHFA construction financing and GNMA Tandem Plan permanent financing with HUD \$221(d)(4) mortgage insurance
19. Viviendas La Victoria II	Inquilinos Boricuas en Accion, Boston	190 Family/New Construction & Rehab	1982	13,600,700	HUD \$8 rental assistance; \$11(b) construction and permanent financing with HUD \$221(d)(4) mortgage insurance
20. Madison Park Phase IV	Lower Roxbury Development Corporation, Inc., Boston	156 Family/New Construction	1983	10,461,750	HUD \$8 rental assistance; \$11(b) construction and permanent financing with HUD \$221(d)(4) mortgage insurance
21. Dimock-Bragdon Apartments	Urban Edge of Greater Boston, Inc., Boston	54 Family/Rehab	1983	4,303,600	HUD \$8 rental assistance; MHFA construction and permanent financing with HUD \$221(d)(4) mortgage insurance
22. Plantation Apartments	Stow Elderly Housing Corp., Stow	50 Elderly & Handicapped/New Construction	1983	2,705,600	HUD \$202 mortgage financing; \$8 rental assistance
23. Uxbridge/Millville Regional Housing	Uxbridge Housing Associates, Inc., Uxbridge	60 Elderly & Handicapped/New Construction and Rehab	1983	4,759,100	HUD \$202 mortgage financing; \$8 rental assistance
24. Merrimack Valley Apartments	Community Development Corporation, Lowell	60 Elderly & Handicapped/New Construction	1983	3,041,000	HUD \$202 mortgage financing; \$8 rental assistance
25. RTH Community Housing	RTH Community Housing Cooperative Corporation	67 Family/Rehab	1983	2,769,800	Shawmut Bank mortgage
TOTAL		2,750		\$118,492,339	



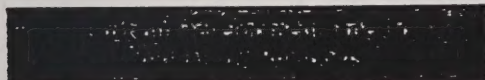
over the construction period an additional \$700,000 to fund further improvements.

However, prior to closing, other obstacles arose. An Economic Development Administration (EDA) commitment of grant money to finish the commercial space was no longer available, due to a freeze by the Reagan Administration. It took two years to negotiate release of those funds and enable those improvements to be made.

GBCD staff also resolved the problem of development costs exceeding the amount of available mortgage financing. To cover this gap, a series of loans was secured before the project closed in anticipation of future syndication proceeds. Since closing, these loans have been paid back out of syndication proceeds and other project funds.

Construction cost overruns posed another problem. GBCD staff moved quickly to establish a line of credit for the project with State Street Bank and Trust Company in Boston, secured by future syndication proceeds. Draws on this line of credit enabled all construction debts to be paid on time and these loans have also been paid back in full.

Viviendas II was not the first complicated project to challenge GBCD staff, nor the only project to encounter unanticipated delays. It does, however, exemplify GBCD's ability to work with a variety of players over a number of years to turn a client's housing plan into a housing reality, even in the face of complex obstacles.



As with Uxbridge/Millville Regional Housing and Viviendas La Victoria II, GBCD's current development workload is as diverse as any in its 20-year history. Today, over 1,200 units representing over \$65 million in mortgage and equity financing are under way. Table 2 on page 11 outlines GBCD's current development work.

This is an especially exciting time for GBCD because of its work with the Boston Housing Partnership. (Please see inset box on page 7.) The Partnership, a public-

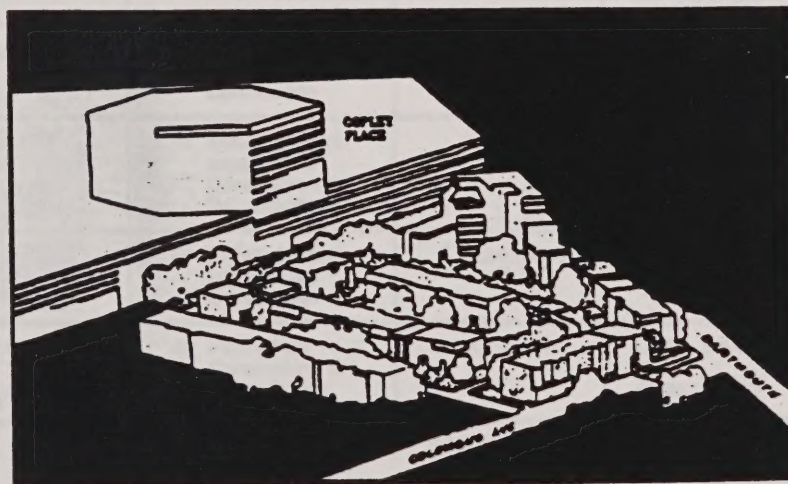
private consortium, has undertaken with GBCD's assistance a program to rehabilitate over 700 units of family housing in Boston's less affluent residential neighborhoods.

GBCD is also actively engaged in assisting a group in Boston's South End to achieve a 16-year-old development goal. Tent City Corporation, which is composed of residents and neighbors of a blighted three-acre parcel adjacent to Copley Place, has sought to restore that site to productive use as housing. The group's major objective is to provide replacement housing to fill the gaps left by market rate and urban renewal activities in this highly desirable location. Today, 16 years after efforts were first begun to meet this objective, GBCD and Tent City staff are finalizing details of an agreement to create 300 new housing units affordable to low- and moderate-income South End residents. This project, which will also include approximately 600 underground parking spaces, will be, when completed, GBCD's largest single project.

Having doubled its housing development staff since 1980, GBCD intends to continue assisting community housing sponsors in a variety of locations to develop well-designed, well-maintained housing that meets the needs of the lower income households these groups are working to serve.

◀ Construction under way at Mill Pond Apartments in Littleton, Mass., which will provide 50 units of elderly and handicapped housing: 42 conventional one-bedroom apartments and an 8-bedroom group residence for mentally handicapped persons. Development team: Emerson Hospital; sponsor: GBCD; development consultant and co-sponsor: GARD, Inc.; owner: Tise Wilhelm Associates, Inc.; architect: HOMER, Inc.; general contractor: Littleton Housing Authority; management agent.

▼ The Tent City site in Boston's South End.



Housing Under Way with GBCD Assistance

Project Name	GBCD Client Organization	Number and Type of Dwellings	Est. Mortgage and Equity Financing	Funding Agency & Program
1. Neptune Road Replacement Housing	Massachusetts Port Authority and Neptune Road Community	37 20 1- & 2-family owner-occupied houses	\$ 1,529,000	East Boston Savings Bank and Massport
2. Mill Pond Apartments	CARD, Inc., Concord	50 Elderly & Handicapped/New Construction	2,464,000	HUD §202/8
3. Charlton Grove Apartments	American Arabic Benevolent Association, West Roxbury	60 Elderly & Handicapped/New Construction	2,908,500	HUD §202/8
4. Hubbardston House Apartments	Rural Housing Improvement, Inc., Winchendon	36 Elderly & Handicapped/New Construction	1,636,400	HUD §202/8
5. - Boston Housing Partnership, Inc.	The following are the six client groups GBCD is assisting through the Boston Housing Partnership, Inc. in Boston:			
	• Dorchester Bay Economic Development Corporation	58 Family/Rehabilitation	2,600,000	MHFA, FNMA, §8, §707
	• Fields Corner Community Development Corporation	76 Family/Rehabilitation	3,250,000	MHFA, FNMA, SHARP, §8, §707
	• Lena Park Community Development Corporation	93 Family/Rehabilitation	3,800,000	MHFA, FNMA, SHARP, §8, §707
	• Mission Hill Neighborhood Housing Services, Inc.	74 Family/Rehabilitation	2,400,000	MHFA, FNMA, SHARP, §8, §707
	• Quincy-Geneva Housing Corporation/Roxbury Multi-Service Center	101 Family/Rehabilitation	3,895,000	MHFA, FNMA, SHARP, §8, §707
	• Urban Edge of Greater Boston, Inc.	88 Family/Rehabilitation	4,025,000	MHFA, FNMA, §8, §707
11. Tent City	Tent City Corporation, Boston	300 Family/New Construction	25,000,000	MHFA, SHARP, §707 (uncommitted)
12. Rockdale House	Rural Housing Improvement, Inc., Winchendon	40 Elderly & Handicapped/New Construction	2,160,000	HUD §202/8
13. Jefferson Avenue School Apartments	Brightwood Development Corporation, Springfield	44 Elderly & Handicapped/New Construction and Rehabilitation	2,376,000	HUD §202/8
14. Curtis House	Union Residences for the Elderly, Milton	60 Elderly & Handicapped/New Construction	3,240,000	HUD §202/8
15. New Hope Housing	Nueva Esperanza, So. Holyoke	99 Family/New Construction and Rehabilitation	4,100,000	UDAG, SHARP, §707 (uncommitted)
Total		1,216	\$65,383,900	



FINANCE

◀ *RTH Community Housing in Boston's Brigham Circle area, which is controlled by a resident cooperative, is one of 18 syndicated by GBCD. Development Team: Roxbury Tenants of Harvard Association, Inc., sponsor; RTH Community Housing Limited Partnership, owner; GBCD, development consultant and management agent.*

The corporation's success in helping to revitalize neighborhoods is due in large part to its experience and expertise in financial packaging. GBCD has a proven track record which demonstrates its ability to plan, structure, and arrange mortgage, equity and subsidy financing.

GBCD has made use of a number of mortgage financing sources in carrying out its development work. It has done two of the three tax-exempt note and bond issues in Boston using the HUD Section 11(b) Program, with total financing of over \$35 million. It has used state housing finance agency construction and permanent mortgage financing on a series of developments. And it has used conventional bank financing as well as GNMA and FNMA financing programs on a variety of HUD-insured developments, and more recently, without that insurance. In all, over \$118 million in mortgage financing has been utilized by clients, through GBCD's efforts.

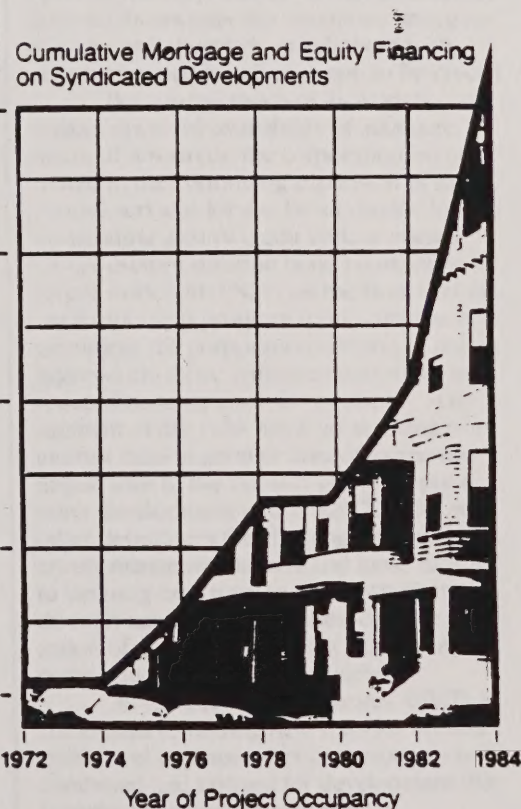
Perhaps the most unique of GBCD's services has been its pioneering work in real estate syndication for nonprofit sponsors. Syndication—the formation of a limited partnership to acquire, own and operate a property, and the selling of limited partnership interests therein to individual investors—has enabled nonprofit housing sponsors to take advantage of the substantial tax subsidies available through the federal tax code for individual investors who own housing, especially government-assisted housing. The equity financing resulting from this ownership technique has become an increasingly

important element with passage of the Economic Recovery Tax Act of 1981 and cutbacks in housing subsidy funds.

GBCD has structured limited partnerships so as to maximize the financial benefits to the sponsor and the development while protecting the sponsor's tax-exempt status and control over the development. This is an extraordinarily complex task requiring in-depth knowledge of tax, partnership and exempt organization law and of the equity financing marketplace.

Since 1971, GBCD has organized 18 limited partnerships to which investors have contributed over \$25 million. In exchange, the investors have received the right to share in the economic and tax benefits generated

► *Between 1972 and 1984, GBCD has increasingly used syndication to enable a number of otherwise infeasible projects to go forward, as demonstrated in the accompanying graph. Total mortgage and equity financing for these developments today total \$115,393,662.*



A Seed Money Resource For Nonprofit Developers

When community-based sponsors working with GBCD are awaiting mortgage and equity financing, they often need funds for front-end development costs such as architectural design, soils analysis, and site option payments. Recognizing that an inability to pay for these specialized activities could stymie the efforts of neighborhood groups, GBCD—with the help of a generous grant of \$146,500 from Charlesbank Homes, a Boston charitable corporation—established the Greater Boston Community Development Charitable Trust in 1972.

The Trust is a revolving loan pool which supplies seed money to underwrite development expenses incurred prior to the availability of mortgage or equity financing. Since 1972, GBCD has made seed money loans totaling \$764,220. These loans, in turn, have helped to generate another \$1,365,883 in seed money loans from other sources, project mortgages of \$61,445,849, and equity financing of \$8,385,680. Thus, Charlesbank Homes' initial grant of \$146,500 has leveraged investments worth 486 times that amount.

All of the Charlesbank Trust loans have become self-repaying, with timely repayments enabling maximum use of funds and the use of this unique seed money resource by a variety of nonprofit sponsors.

by real estate developments sponsored by the corporation's nonprofit clients. Currently, GBCD is actively involved in arranging equity financing for the Boston Housing Partnership demonstration program, which represents \$10 million in equity financing. An additional \$20 million of equity financing for developments under way or for resyndication of existing developments, is currently being planned. The corporation looks forward to continuing to provide this service to those nonprofit organizations which can benefit from it.

Syndication can provide a project with crucial funding. However, a development often needs such funding during its construction period, and payments from investors are usually received over a number of years. Therefore, GBCD also arranges "gap" loans, which are secured by equity capital installment payments to be received in the future. The use of this "gap" financing enables those equity funds to be utilized in meeting construction and development costs. Letters of credit backed by those investor payments have also been arranged where necessary to meet the owner's financial obligations or to assure repayment of a "gap" loan.

GBCD can also assist in structuring financial arrangements for projects owned or controlled by residents' cooperative corporations. It developed the financial and legal structure for the first of a handful of cooperative developments financed by MHFA—Lincoln Woods, a mixed-income cooperative in suburban Lincoln, Mass. And at RTH Community Housing in Boston, GBCD helped Roxbury Tenants of Harvard Association, Inc. to rehabilitate 67 units of housing by combining the involvement of a resident cooperative corporation with the additional financing available through syndication.

Further, the corporation has consistently been successful in helping community sponsors obtain tax-exempt status from the IRS and in using the nonprofit entity as

owner where appropriate. This has particularly been applied to the HUD Section 202 direct loan program, which is restricted to nonprofit owners. Here, the corporation has also assisted in finding ways for those owning entities to meet that program's equity requirements.

Structuring and arranging complex combinations of debt, equity, subsidy, grant and gap financing has been one of the most challenging of GBCD's services in the financing of housing and economic development projects. The most complex of these structurings has been the corporation's work for the Boston Housing Partnership, as described on page 7. In the current time of limited public resources for housing and economic development, the corporation's ability to structure complex financings that maximize scarce resources and effectively match them with community needs will continue to be crucial.

Because so much of its work is contingent upon the availability of adequate financial resources, the corporation is committed to the continuing expansion of its financial services for use by its clients. In the burgeoning area of credit enhancements for tax-exempt revenue bond financing, its recent work with FNMA on the Boston Housing Partnership program represents the beginning of the corporation's efforts to utilize aggressively those enhancements that can reduce financing costs for its clients. Management of the risks involved in changes in interest rates is another area of increasing importance to the viability of the corporation's development efforts. GBCD faces with other developers the challenge of more creatively managing that risk and looks forward to devising new ways to do so, whether through tailoring of subsidies, creative utilization of grant funds, market positioning or combinations of those approaches.

As its record demonstrates, GBCD is committed to finding new ways for limited public and expensive private resources to be combined and utilized for development that benefits lower income people.

MARKETING AGENT/MANAGEMENT AGENT



GREATER BOSTON COMMUNITY DEVELOPMENT, INC.

79 Milk Street • Boston, Massachusetts 02109 • (617) 482-6353

PROPERTY MANAGEMENT



GREATER BOSTON COMMUNITY DEVELOPMENT, INC.

79 Milk Street • Boston, Massachusetts 02109 • (617) 482-6553

PROPERTY MANAGEMENT

As a development's construction is nearing completion, an entirely new challenge is only beginning—that of turning the new and vacant housing into "home." When a sponsor requests that GBCD manage a property, the corporation and the sponsor plan for management while development and construction are still in progress. This detailed preparation results in housing which responds to residents' needs and enables them to settle in quickly and comfortably.

The success of GBCD's property management operation is evidenced by its growth: at 1,180 units, it has grown to over 10 times its original size. (Please see Table 3 on page 18 for a complete list of properties managed by GBCD.)

GBCD provides property management services in two main areas:

- 1 As a full service management agent with complete day-to-day operating responsibility for a property, including:
 - marketing and resident selection
 - on-site administrative and maintenance services
 - social services
 - financial management
- 2 As a property management consultant, advising community-based owners of government-assisted housing on alternative ways to strengthen their own management operations.



► *Central Grammar Apartments in Gloucester, Mass., an 1889 school building adaptively renovated to provide 80 apartments for adults 55 years of age or older. Development Team: Gloucester Development Team, Inc., sponsor; Gloucester Development Team & Associates, owner; GBCD, development consultant and management agent; Anderson Nutter Associates, Inc., architect; Gloucester Construction Company, Inc., general contractor.*

◄ *Younger residents of Restoration Housing and RTII Community Housing enjoy a pot lot operated by Roxbury Tenants of Harvard Association, Inc.*

► *Back of the Hill Apartments in Jamaica Plain, Mass. provides affordable housing for a family with handicapped family members. A three-bedroom specially adapted apartment fulfills this family's special needs.*

▼ *Residents of Plantation Apartments in Stow enjoy a summer-time barbecue.*



The Mechanics of Human Service

Putting together a building's population involves two crucial processes: marketing and resident selection. For each project, GBCD designs marketing and resident selection procedures which reach out to people with the greatest need, and balance neighborhood housing goals, state and federal affirmative marketing requirements, and the objectives of the sponsoring organization.

A major test of GBCD's marketing and resident selection procedures occurred at Back of the Hill Apartments in Jamaica Plain, Mass. In addition to housing elderly and handicapped persons, the building serves a special segment of the city's handicapped population: lower income families who have one or more handicapped members. Designed with an unusually large number of three-bedroom units for the handicapped, Back of the Hill is a rare resource for this otherwise underserved constituency.



► A resident of Crown & Eagle Apartments takes his best shot at a weekly pool tournament held at the Uxbridge, Mass. elderly handicapped development.

▼ A Dimock-Bragdon resident tending her garden. Twelve small plots beautify this urban development.

▼ Dimock-Bragdon Apartments in Jamaica Plain, Mass. are renovated three- and four-story buildings which provide 54 units of housing for lower income families. Development Team: Urban Edge of Greater Boston, Inc., sponsor; Dimock-Bragdon Limited Partnership, owner; GBCD, development consultant and management agent; Stull & Lee, Inc., architect; John B. Cruz Construction Company, Inc., general contractor.



Given the large number of such units at Back of the Hill, and the unique complexity of the larger family units, GBCD began tenant outreach plans for this building a full year before expected occupancy. Together with the sponsor, Back of the Hill Community Development Association, Inc., GBCD worked intensively with area social service agencies, such as the Boston Center for Independent Living, to locate lower income families in need of wheelchair-accessible units, and to assist all handicapped residents in adjusting to their new and unique living environment.

Today, Back of the Hill provides 125 units of affordable housing to its elderly and handicapped population. Six of those units are meeting the special needs of families with one or more handicapped members.

On-Site Teams That Communicate

Crossing the threshold into a new home is an exciting and uncertain experience. GBCD senior property management staff hire experienced on-site teams long before the date of occupancy, to ensure a smooth transition for incoming residents. Each team, composed of an on-site manager and superintendent, creates a friendly, secure atmosphere that enhances harmony among residents and leads to a happy living environment.

The on-site manager assumes overall administrative responsibility for the property. The manager continually communicates with residents, through personal contact and through the newsletter. This monthly publication, written and produced on site,

announces activities sponsored by neighborhood organizations and includes articles about residents and in-house events organized through the combined efforts of tenants and GBCD staff.

The property superintendent is responsible for the building's physical maintenance and upkeep. Daily inspections of mechanical systems, common areas and grounds to check that equipment is in good working order insure that the superintendent, as well as the manager, comes into personal contact with residents.

When Shelter Becomes a Supportive Environment

Social services play a vital role in each GBCD-managed development. The on-site staff works closely with tenants in the form of tenants' associations, and these groups sponsor a number of recreational activities.

Arts and crafts classes, weekly bingo, day trips, special holiday parties, and crafts fairs are regularly scheduled events at most GBCD developments housing those over the age of 62.

A baseball cap sale at Uxbridge/Millville Regional Housing earned the tenants' association enough money to buy a pool table. Faced with the problem of where to locate the new purchase, GBCD's on-site manager converted an unused basement storage area into a "pool hall," which is the site of a weekly tournament with another elderly development.

In recent years, gardens have flourished at several locations. At St. Stephen's, a resident-run greenhouse supplies seed-

lings for the building's ~~outdoor~~ gardens. At Dimock-Bragdon Apartments in Roxbury, Mass., residents expressed interest in cultivating what little green space was available. GBCD Management purchased gardening supplies and soon, 12 small gardens graced the space between the sidewalk and brick.

Each on-site manager also works closely with nearby social service agencies to bring programs such as hot lunch, Meals-on-Wheels, homemakers and Visiting Nurses into the building.

Cost-Effective Owner Services

GBCD provides a full range of financial management services to property owners, including budget preparation, monthly financial reports comparing budget to actual results, and cash management to maximize benefits of surplus cash. GBCD also fulfills reporting requirements of various regulatory authorities and agencies, such as HUD and MHFA, and coordinates annual audits of project books by independent accountants. The corporation also handles the filing of local, state, and federal tax returns for each property managed.

GBCD is a Property Management Consultant

GBCD's commitment to well-run, well-maintained housing also extends to properties managed by other organizations. Acting as a property management consultant, GBCD is available to nonprofit housing managers who wish to strengthen their overall operations or need a new perspective on a particular problem, and to public agencies seeking management assistance with troubled properties.

A Lasting Commitment

Among those who have sought GBCD's advice on improving their management operations are former development clients of the corporation.

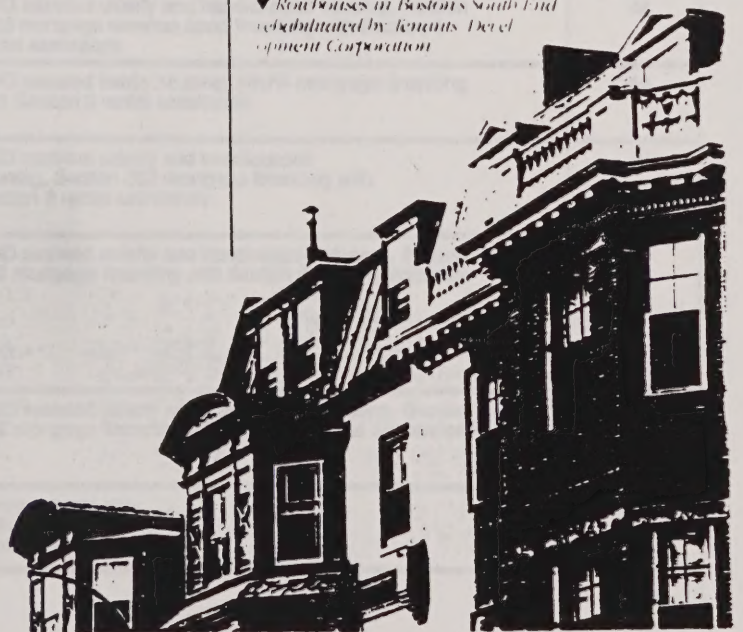
One such group is Tenants' Development Corporation (TDC). TDC was the first community-based group to hire GBCD as a housing development consultant in 1969.

The initial effort—South End Tenants Houses I—created 100 units of low-income family housing; a second development phase produced another 185 units of affordable family housing.

Those early rehabilitation projects were only the beginning of a working relationship that has endured over many years. TDC subsequently retained GBCD to help establish the group's nonprofit management corporation. Several years later, GBCD helped TDC obtain additional rental subsidies to cover rising operating costs.

In 1984, GBCD's commitment to TDC and its housing continues. TDC recently selected GBCD to assist in the group's efforts to further enhance its management capacity. Working again with TDC provides a renewed opportunity to help to insure the future success of South End Tenants Houses. GBCD is committed to preserving those properties as decent and affordable housing for low-income families, as it is on each development it helps to create, for many years to come.

▼ Rowhouses in Boston's South End rehabilitated by Tenants' Development Corporation



Housing Managed by GBCD

Project Name	Funding Agency and Program	Number of Units
1. SECD Housing Trust Renovated townhouses in Boston's South End	HUD assisted family housing, Section 8 rental assistance	83
2. GBCD Housing Renovated townhouses in Boston's South End	HUD assisted family housing, leased housing subsidies through Boston Housing Authority	10
3. St. Stephen's Tower Apartments A new 10-story building in Lynn	MHFA assisted elderly and handicapped housing, Section 236 mortgage insurance and interest subsidy, with rent supplement and Section 8 rental assistance	130
4. Central Grammar Apartments An adaptive reuse of a former school in Gloucester	MHFA assisted elderly and handicapped housing, Section 13A mortgage interest subsidy, with Chapter 707 and Section 8 rental assistance	80
5. Project III—Worcester Street Associates Renovated townhouses in Boston's South End	MHFA assisted family housing, Section 8 rental assistance	31
6. Woodbourne Apartments A cluster of three new buildings in Jamaica Plain, Boston	HUD assisted elderly and handicapped housing, Section 202 mortgage financing with Section 8 rental assistance	75
7. Case Marie Apartments A new building in Boston's North End	HUD assisted elderly and handicapped housing, Section 202 mortgage financing with Section 8 rental assistance	85
8. Back of the Hill Apartments A new building with both elevator and garden apartments on the south side of Mission Hill in Boston	HUD assisted elderly and handicapped housing, Section 202 mortgage financing with Section 8 rental assistance	125
9. Restoration Housing Seventeen renovated woodframe buildings in Boston	HUD assisted family housing, Section 8 rental assistance	81
10. Olympia Square Apartments A renovated five-story brick building located in downtown Lynn	HUD assisted elderly and handicapped housing, Section 11(b) mortgage revenue bond financing with Section 8 rental assistance	44
11. Dimock-Bragdon Apartments Renovated three-story brick buildings located in Jamaica Plain	HUD assisted family housing, MHFA mortgage financing with Section 8 rental assistance	54
12. Plantation Apartments A cluster of six new two-story wood-frame clapboard buildings around a central courtyard in Stow	HUD assisted elderly and handicapped housing, Section 202 mortgage financing with Section 8 rental assistance	50
13. Uxbridge/Millville Regional Housing An historic rehab of a famous cotton mill in Uxbridge; 62 units in the mill rehab; 16 units in a two-story wood-frame clapboard building in nearby Millville	HUD assisted elderly and handicapped housing, Section 202 mortgage financing with Section 8 rental assistance	80
14. Merrimack Valley Apartments A cluster of seven new two-story wood-frame clapboard buildings in Methuen	HUD assisted elderly and handicapped housing, Section 202 mortgage financing with Section 8 rental assistance	60
15. RTH Community Housing Renovated two- and three-family woodframe buildings in Boston	Cooperatively controlled mixed-income family housing	67
Total		1,180

DEVELOPER'S STATEMENT OF QUALIFICATIONS
AND FINANCIAL RESPONSIBILITY

DEVELOPER'S STATEMENT OF QUALIFICATIONS
AND FINANCIAL RESPONSIBILITY

1. NAME AND ADDRESS OF DEVELOPER:

United South Industrial Property Development Corporation
25 South Street, Boston, Massachusetts 02111

2. Is the Developer an officer or member of the United South Industrial Property Development Corporation? If so, in what capacity? If not, is the Developer affiliated with any other corporation or organization? If so, in what capacity?

United South Industrial Property Development Corporation is a publicly owned corporation organized under the laws of the State of Massachusetts. The Developer is an officer and member of the United South Industrial Property Development Corporation.

3. The financial condition of the Developer as of June 30, 1963 is set forth in the attached financial statement.

(See Attachment 1)

4. How and where of value of the Developer as of June 30, 1963 is set forth in the attached financial statement.

Paul E. Campbell
1215 13th Street
N.W. Washington, D.C. 20004
Telephone: 222-1111

5. If funds for the development of the project are to be from sources other than the Developer's own funds, please state the Developer's plan for financing the acquisition and development of the project.

A meeting of the Board of Directors of the United South Industrial Property Development Corporation was held on June 10, 1963. At this meeting, the Board of Directors authorized the Developer to execute a contract with the United South Industrial Property Development Corporation for the development of the project. The contract provides for the acquisition and development of the project. The contract also provides for the financing of the project. The contract is attached as Attachment 2.

DEVELOPER'S STATEMENT OF QUALIFICATIONS
AND FINANCIAL RESPONSIBILITY

1. NAME AND ADDRESS OF DEVELOPER:

United South End/Lower Roxbury Development Corporation
32 Rutland Street, Boston, Massachusetts 02118

2. Is the developer or any other member of the Joint Venture
a subsidiary of or affiliated with any other corporation
or corporations or any other firm or firms?

United South End/Lower Roxbury Development Corporation is
a wholly-owned minority community development corporation with
no affiliation with any other corporation.

3. a. The financial condition of the developer as of June, 1988
is reflected in the attached financial statement.

(See Attachment #1)

b. Name and address of auditor or public accountant who per-
formed audit on which said financial statement is based.

Paul S. Campbell
Certified Public Accountant
P.O. Box 423
Medford, Massachusetts 02155

4. If funds for the development of the project are to be from sources
other than the developer's own funds, please state the developer's
plan for financing the acquisition and development of the project:

A matching grant of \$150,000 is being provided by the Boston Redevelop-
ment Authority (BRA). This grant will be matched with a combination of
funds from the Boston Community Loan Fund, Local Initiative Support
Corporation, Old South End Church, and Epsicople City Mission foundation
Greater Boston Community Development Charitable Trust is also providing
seed monies for the development of this project.

5. Sources and amount of cash available to developer to meet up-front costs of the proposed undertaking:

Seed monies totaling \$300,000 will be provided to the project via a matching grant of \$150,000 provided by the Boston Redevelopment Authority and \$150,000 from the above mentioned foundations.

6. Name and addresses of bank references:

- a. Boston Bank of Commerce
110 Tremont Street
Boston, Massachusetts 02108
- b. Coolidge Bank and Trust Company
75 Arlington Street
Boston, Massachusetts 02116
- c. Massachusetts Government Land Bank\
One Court Street\
Boston, Massachusetts 02108
- d. First American Bank
50 Redfield Street
Boston, Massachusetts 02122

7. Has the developer or (if any) the corporation, or any subsidiary or affiliated corporation of the developer or said parent corporation, or any of the developer's officers or principal members, shareholders or investors, or other interested parties been judged bankrupt, either voluntary or involuntary, within the past ten years?

United South End/Lower Roxbury Development Corporation has never filed for bankruptcy, nor has the developer's officers, principal members, shareholders, or investors.

8. a. Undertakings, comparable to the proposed development work, which have been completed by the developer, including identification and brief description of each project and date of completion:

(See Attachment #2)

b. If the developer or any of the principals of the developer has ever been any employee in a supervisory capacity for a construction contractor or builder or undertaking comparable to the proposed development work, name of such employee, name and address of employer, title of position, and brief description of work:

No employee currently associated with United South End/Lower Roxbury Development Corporation has ever been associated with a general contractor or builder in a supervisory capacity.

9. If the developer or a parent corporation, a subsidiary, an affiliate, or a principal of the developer is to participate in the development of land as a construction contractor or builder:

a.- f.: Name and address of contractor or builder: NONE

10. Brief statement respecting equipment, experience, financial capacity, and other resources available to such contractor or builder for the performance of the work involved in the development of the land, specifying particularly the qualifications of the personnel, the nature of the equipment, and the general experience of the contractor:

General Contractor has yet to be selected for the Roxbury Corners Housing Project.

11. Statement and other evidence of the developer's qualifications and financial responsibility (other than financial statement referred to in Item 3) are attached and hereto made part of hereof as follows:

(See Attachment #3)

12. If the developer, any employee of the developer or any party holding a financial interest in the development is now a City of Boston employee or has been at any time in the year preceding this date, please list the person(s)'s name, position held, or financial interest in the development entity, City of Boston position. and if not currently employed by the City, the last date of City employment.

NONE

13. List the addresses of all other properties that the owner(s) or principals of the proposed project own(s) in the City of Boston:

a. Mass Square Project
434 Massachusetts Avenue
Boston, Massachusetts

b. 705 Mass Avenue
705 Massachusetts Avenue
Boston, Massachusetts

[Faint handwritten notes and signatures]

Date _____
Signature _____
Address & Zip Code _____

CERTIFICATION

I, Val Hyman, President of UDC Housing Development Corporation, General Partners for the Roxbury Corners Limited Partnership, certify that this Developer's Statement of Qualifications and Financial Responsibility and the attached evidence of the developer's qualifications and financial responsibility, including financial statements, are true and correct to the best of my knowledge and belief.

Dated

March 20, 1990

Signature

Val Hyman, President
UDC Housing Development
Corp. - General Partner
Roxbury Corners Limited
Partnership

Address & Zip Code

Dated

Signature

Address & Zip Code

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FORM 1

PROJECT SUMMARY

1. **APPLICANT:** Name Roxbury Corners Limited Partnership
 Address c/o UDC, 434 Massachusetts Avenue, Boston
2. **PROJECT ADDRESS:** 1777-1781/1783-1789/1787-1815 Washington Street
135-141 Northampton Street, Boston, MA 02108
3. **PROJECT NAME (if different):** Roxbury Corners Housing Cooperative
4. **PROJECT TYPE:** (Check all categories that apply)
- | | |
|--|---|
| ☒ NEW CONSTRUCTION | ☐ RENTAL |
| ☒ REHABILITATION OF OCCUPIED PROPERTY | ☐ SINGLE FAM OWNERSHIP |
| ☒ REHABILITATION OF ABANDONED PROPERTY | ☐ CONDOMINIUM |
| ☐ ADAPTIVE REUSE | ☒ COOPERATIVE |
| ☒ MIXED USE | ☐ TRANSITIONAL HOUSING |
| | ☐ EMERGENCY SHELTER |
| | ☐ OTHER (specify) _____ |

5. **PROJECT DESCRIPTION:** Complete the following project description where the following definitions apply: Units also include beds for shelters and rooms for shared living projects (specify); "new units" includes newly constructed housing, rehabilitation of abandoned units, creation of new housing through adaptive reuse.

(i) UNITS BY TYPE			(ii) UNITS BY INCOME		
	TOTAL UNITS	NEW UNITS		TOTAL UNITS	NEW UNITS
RENTAL			LOW INCOME	27	27
OWNERSHIP	54	54	MOD INCOME	14	14
OTHER (specify)			OTHER	13	13
Total	54	54		54	54

(iii) HOUSING UNIT SIZE & PRICE BREAKDOWNS:

	# of Units	S.F. per Unit	Unit Sale Price/ Monthly rent	Cost/SF
Studio:	2	407 GSF	\$575	\$87
1 BR:	5	651 FSF	\$700	\$87
2 BR:	25	858-1105 GSF	\$807-850	\$87
3 BR:	19	1206-1425 GSF	\$988-1012	\$87
4 BR:	3	1615 GSF	\$1130	\$87
TOTAL:	54			

6. TOTAL DEVELOPMENT COST: \$ 11,442,485
7. DEVELOPMENT COST PER SQ. FT.:
 A. NEW CONSTRUCTION: \$ 87/sf
 B. REHABILITATION: \$ 87/sf
8. PROPERTY PURCHASE OFFER: \$ 350,000
9. # OF PARKING SPACES: 19 spaces
 USEABLE 1797-1815 (29A): 36%
10. % OPEN SPACE: 1783-1789 (SE70): 21% 1777-1781 (SE71): 31%
 (Not Parking) 1777-1781 (SE71): 2.8 FAR
11. FLOOR TO AREA RATIO: 1783-1789: 2.1 FAR 1797-1815 (29A): 1.8 FAR
 (SE70)
12. UNIQUE PROJECT FEATURES: Two existing buildings to be rehabed
 Two buildings to be newly constructed
 Affordable Cooperative Housing
 Development
13. PROPOSED COMMERCIAL USES: Retail/ Laundry
 (if applicable)
14. # OF COMMERCIAL UNITS: Four (4)
15. COMMERCIAL SQUARE FOOTAGE: 3600 Square Feet
16. COMMERCIAL RENTS: \$ 16.36/sf
17. PROPOSED PROJECT FINANCING:
 HIF Financing \$320,000
 MHFA Mortgage \$5,829,073
 Syndication \$1,847,820
 RDAL - Operating Subsidy: \$250,000/yr
 BRA Grant \$150,000
 BRA Bridgeloan \$1,175,000
 (To be taken out by Linkage funding)
18. FINANCING GAP: \$ 1,175,000
19. PUBLIC ASSISTANCE SOURCES: Section 8 Certificates
 Chapter 707 Certificates
20. TOTAL LINKAGE REQUEST: \$ 1,175,000
21. LINKAGE REQUEST PER LOW-MOD UNIT: \$ 28,658/unit
22. TYPE OF LINKAGE REQUEST (circle)
 If loan, describe terms: GRANT LOAN

FORM 2

1. DEVELOPMENT TEAM INFORMATIONDeveloperAddressTelephone

Roxbury Corners Limited Partnership, c/o UDC, 434 Massachusetts Ave., Boston

Telephone # 617-266-5451

On a separate page, please describe fully the nature of the development entity, including: a) the legal structure, b) list the general partners, and c) the legal history of the organization. Please attach a copy of any joint venture agreement, articles of incorporation or trust agreement establishing the development entity.

Architect/Engineer(s)

CPF/Domenech & Hicks Telephone #617-266-6408

CPF/Domenech and Hicks, Inc., 155 Massachusetts Ave., Boston, MA 02115

Attorney

Fitch, Miller & Tourse, 189 State Street, Boston, MA 02109

Telephone #617-227-1200

Accountant

Paul S. Campbell, CPA

P.O. Box 423, Medford, Massachusetts 02155

Development Consultant

The Community Builders, Inc.

95 Berkeley Street, Boston, Massachusetts 02116 Tele #617-695-9595

Construction Manager

Unknown at this time

Marketing Agent (if applicable)

The Community Builders-MGT Division

95 Berkeley Street, Boston, Massachusetts 02116 Tele #617-695-9595

R.E. Hill & Co. One North Avenue, Burlington, MA 01803 (Commercial)
For each of the members of the development team, including each general partner, please attach a resume.

1. HOUSING DEVELOPMENT BUDGET

Developer Name: ROXBURY CORNERS LIMITED PARTNERSHIP

	HOUSING	COMM	TOTAL	% OF BC
ACQUISITION COST:	\$136,000	\$14,000	\$150,000	8.10%
CONSTRUCTION COST:				
New US 87/GSP	\$4,177,530	\$179,000	\$4,356,530	64.27%
Remo US 87/GSP	\$1,403,643	\$39,400	\$1,443,043	21.46%
Site Preparation	\$170,000	\$0	\$170,000	2.48%
& Demolition	\$31,750	\$3,750	\$35,500	0.44%
Parking	\$33,000	\$0	\$33,000	0.44%
Site Improvements-Included in Remo Cost	\$145,427	\$6,359	\$151,786	2.21%
Construction Contingency	\$487,580	\$20,000	\$507,580	7.41%
SUBTOTAL: TOTAL CONSTRUCTION COSTS:	\$6,388,930	\$269,750	\$6,658,680	74.18%
RELATED COSTS:				
Architect/Engineering	\$341,629	\$14,000	\$355,629	5.16%
15.2% of Construction Cost:				
Building Permits	\$0	\$0	\$0	0.00%
Insurance during Construction	\$24,000	\$1,000	\$25,000	0.36%
Property Tax during Construction	\$9,600	\$400	\$10,000	0.15%
Construction Loan Interest	\$380,795	\$11,700	\$392,495	4.17%
14 mos. @ 8.5% on \$5,829,073)				
Legal Fees	\$81,600	\$3,400	\$85,000	1.24%
Development Consultant Fees	\$196,800	\$4,200	\$201,000	2.99%
Organizational Costs	\$48,000	\$2,000	\$50,000	0.73%
Marketing/Brokerage	\$57,600	\$2,400	\$60,000	0.87%
Surveys, Eng., Misc. Site, Etc.	\$113,599	\$4,942	\$118,541	1.75%
Construction Manager/Clerk	\$52,800	\$2,000	\$54,800	0.80%
Relocation: Commercial	\$0	\$92,800	\$92,800	1.38%
Loan Fees: MHFA/EOCD	\$576,666	\$24,028	\$600,694	8.76%
Title & Recording	\$17,280	\$720	\$18,000	0.26%
Accounting & Cost Certification	\$19,200	\$800	\$20,000	0.29%
Cooperative Training	\$20,000	\$0	\$20,000	0.29%
Contingency: Soft	\$11,843	\$577	\$12,420	0.18%
SUBTOTAL: GENERAL DEVELOPMENT COSTS:	\$1,858,413	\$169,401	\$2,027,814	29.37%
TOTAL DEVELOPMENT COST	\$8,247,343	\$439,151	\$8,686,494	100.00%
Developer Overhead:	\$16,947	\$17,653	\$34,600	0.39%
Developer Fee:*	\$1,694,724	\$70,613	\$1,765,337	19.12%
Less Development Costs	\$10,494,314	\$541,437	\$11,035,751	123.33%
Net Profit (Before Taxes)	\$0	\$0	\$0	0.00%

SOURCE	LOAN TYPE	AMOUNT (\$)	RATE %	LOAN TERM
MHFA	FANNIE MAE (TAX EXEMPT)	\$5,829,073	8.30%	35 YRS
HIF LOAN		\$320,000	5.00%	40 YRS
BRIDGE LOAN-STATE STREET BANK		\$1,847,820	10.75%	9 YRS
LAND NOTE: BRA		\$346,500	5.00%	35 YRS
RDAL LOAN		\$2,500,000	5.00%	18 Yrs

FINANCIAL STRUCTURE - ROXBURY CORNERS HOUSING COOPERATIVE

1. PRIMARY CONSTRUCTION LOAN

TOTAL DEVELOPMENT COST:	\$11,442,485
CONSTRUCTION LOAN AMOUNT:	
1A. MHFA CONSTRUCTION LOAN	\$5,829,073

2. EQUITY REQUIREMENT AND SOURCES

2A. EQUITY REQUIREMENT:	\$5,613,412
2B. SOURCES OF EQUITY:	
Housing Innovation Funds:	\$320,000
Syndication: Bridge Loan	\$1,415,241
BRA Predevelopment Grant:	\$150,000
BRA: Bridge Loan:	\$1,175,000
Developer Overhead:	\$441,334
Developer's Fee:	\$1,765,337
Land Note - BRA:	\$346,500
TOTAL SOURCES OF EQUITY:	\$5,613,412

3. SOURCES OF REPAYMENT OF CONSTRUCTION LOAN

3A. AMOUNT OF CONSTRUCTION LOANS:	
A. MHFA PERMANENT LOAN:	\$5,829,073
TOTAL PERMANENT LOAN:	\$5,829,073

4. SOURCES OF PAYMENT

4A. PERMANENT LOANS FOR BUYERS OF RESIDENTIAL SPACE:	N/A
4B. PERMANENT LOANS FOR BUYERS OF COMMERCIAL SPACE:	N/A
4C. CASH FROM BUYERS OF RESIDENTIAL AND COMMERCIAL SPACE:	N/A
4D. PERMANENT LOAN FOR RENTAL PARKING SPACES:	N/A
4E. LESS SELLING COSTS:	N/A
TOTAL SOURCES OF REPAYMENT:	N/A

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PROPOSED DEVELOPMENT SCHEDULE

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PROMISSORY NOTE

\$346,500.00

Boston, Massachusetts
December 2, 1989

FOR VALUE RECEIVED, ROXBURY CORNERS LIMITED PARTNERSHIP, a Massachusetts limited partnership, with a principal place of business of c/o UDC, 434 Massachusetts Avenue, Roxbury, Massachusetts 02118 ("Borrower"), promises to pay to the BOSTON REDEVELOPMENT AUTHORITY, a public body politic and corporate organized under Chapter 121B of the Massachusetts General Laws ("Lender"), as amended, at the principal office of the Lender, City Hall, Boston, Massachusetts 02201, or at such other place as the Lender may from time to time designate in writing, the principal sum of THREE HUNDRED FORTY-SIX THOUSAND FIVE HUNDRED DOLLARS (\$346,500.00) advanced to the Borrower by the Lender pursuant to the Land Disposition Agreement between the Borrower and the Lender of even date hereof ("LDA"), together with interest thereon, payable as follows:

(a) From the date hereof until the twentieth anniversary of the date hereof, simple interest at the rate of eight and one-tenth percent (8.1%) per annum shall be deferred and accrued.

(b) On the twentieth anniversary of the date hereof, a balloon payment sufficient to pay off the entire outstanding indebtedness of principal, interest and accrued interest shall be paid.

Prepayment of amounts due under this Note may be made at any time without penalty. Any partial prepayment shall be applied first in reduction of any interest accrued and unpaid on this Note and the balance in repayment of the principal due hereunder.

Payment of this Note is secured by the Mortgage and Security Agreement of even date herewith, the terms and conditions of which are to be kept and performed by the Borrower and are hereby made a part of this Note to the same extent and with the same force and effect as if they were fully set forth herein, and the Borrower covenants and agrees to keep and perform them or cause them to be kept and performed strictly in accordance with their terms.

The terms of this Note are subject to the provisions of the LDA of even date herewith and the same are hereby made a part of this Note to the same extent and with the same force and effect as if they were fully set forth herein.

At the option of the Lender, the outstanding balance of principal with accrued interest shall become and be immediately due and payable upon demand following the continuance for ninety (90) days, or for thirty days after written notice, of any failure in the payment of any sum due hereunder, or any material failure in the performance, keeping or observing of any other covenant, condition or agreement contained herein or in the LDA or in the Mortgage and Security Agreement for a period longer

than any applicable grace period provided therein, if any.

At the option of the Lender, the entire principal balance of this Note, and all accrued interest shall become immediately due and payable upon the bankruptcy, reorganization, dissolution or liquidation of Borrower, or upon the sale, partial sale, refinancing, exchange, transfer, sale under foreclosure, or other disposition of the Improvements and Property, except for (i) the admission to the Borrower of the Roxbury Corners Cooperative Corporation, as a second general partner, (ii) the initial admission of investor limited partners who shall contribute to the capital of the Borrower, (iii) the sale of the Improvements and Property to Roxbury Corners Cooperative Corporation and any and all refinancings by said corporation in connection with its purchase of the Improvements and Property, and (iv) the sale and resale from time to time of shares in the Roxbury Corners Cooperative Corporation to the Unit Lessees (as defined in the LDA).

Notwithstanding any contrary provision hereof, this Note is made without recourse to the personal assets of any general or limited partner of the Borrower, nor any of the Borrower's successors or assigns excepting only interests in the Project and the Improvements. In no event shall any general or limited partner of the Borrower have any personal liability for the payment of any sum of money which is or may become payable by the Borrower, as the case may be, under any document or instrument given by the Borrower to the Lender in connection with this Note,

and the Lender shall look only to the Mortgaged Property secured by the Mortgage and Security Agreement of even date herewith.

The Borrower hereby waives diligence, presentment, demand, protest and notice of any kind whatsoever. The non-exercise by the Lender of any of the rights hereunder in any particular instance shall not constitute a waiver thereof in that or any subsequent instance.

This Note shall be governed by and construed in accordance with the laws of the Commonwealth of Massachusetts.

EXECUTED UNDER SEAL on the day and year first above noted.

WITNESS

ROXBURY CORNERS LIMITED
PARTNERSHIP

By: UDC Housing Development
Corporation, its corporate
general partner

By: *Sylvia Hyman, III*
Sylvia Hyman, III,
President

MEMORANDUM

JANUARY 18, 1990

TO: BOSTON REDEVELOPMENT AUTHORITY AND
STEPHEN COYLE, DIRECTOR

FROM: THOMAS O'MALLEY, ASSISTANT DIRECTOR FOR
NEIGHBORHOOD HOUSING AND DEVELOPMENT
MARIA FARIA, SENIOR PROJECT MANAGER

SUBJECT: SOUTH END URBAN RENEWAL AREA, PROJECT NO. MASS. R-56
REQUEST AUTHORIZATION TO CHANGE THE CORPORATE NAME OF
THE REDEVELOPER OF RE-USE PARCELS 29A, SE-70 AND SE-71

SUMMARY: THIS MEMORANDUM REQUESTS THAT THE BOSTON REDEVELOPMENT AUTHORITY (BRA) AUTHORIZE THE DIRECTOR TO CHANGE THE CORPORATE NAME OF THE REDEVELOPER OF PARCELS 29A, SE-70 AND SE-71 FROM ROXBURY CORNERS LIMITED PARTNERSHIP TO SOUTH END/LOWER ROXBURY DEVELOPMENT CORPORATION (UDC) FOR THE SOLE PURPOSE OF DISPURGING THE \$1,175,000 BRIDGE LOAN WHICH WAS VOTED ON DECEMBER 14, 1989

Parcel 29A, located at 1797-1815 Washington Street, consists of approximately 24,040 square feet of vacant land. Parcels SE-70 and SE-71, located at 1777-1789 Washington Street and 135-141 Northampton Street, consist of a four-and-one-half story building and a two-story building on approximately 11,015 square feet of land. There are three businesses currently located in the buildings on Parcels SE-70 and SE-71. The buildings are otherwise vacant. These three parcels are scheduled for development as part of the BRA's South End Neighborhood Housing Initiative (SENI) program and are in the South End Urban Renewal Area, Project No. Mass. R-56.

On November 16, 1989, Roxbury Corners Limited Partnership ("the Partnership") was granted final designation as redeveloper of parcels 29A, SE-70 and SE-71. Subsequently, on December 29, 1989, the BRA conveyed said parcels by execution of a Land Disposition Agreement (LDA) and Deed to the Partnership.

The development team intends to develop a total of not less than 53 units of cooperative housing, 5889 square feet of commercial space and 19 surface parking spaces. At least 22 units will be reserved for low-income families and 19 will be reserved for moderate-income families.

EXECUTIVE
OFFICE OF
COMMUNITIES
AND DEVELOPMENT

The total development cost has been estimated at \$8,780,805. The developer has received preliminary approval for funding from the Massachusetts Housing Finance Agency (MHFA) in the amount of \$5,730,507. The Secretary of the Executive Office of Communities and Development (EOCD) has awarded the development team a conditional funding reservation of \$232,932 for the first year of development from EOCD's Housing Innovation Fund. NYNEX, the State Street Bank and the Boston Bank of Commerce are committed to purchase affordable housing tax credits to support the project.

The developer intends to close with MHFA in January, 1990. For purposes of syndication, Community Builders, Inc., a consultant to the Redeveloper, has requested that the BRA loan the \$1,175,000 that was voted on December 14, 1989 to the project sponsor, the United South End/Lower Roxbury Development Corporation (UDC). UDC will then, in turn, lend these committed funds to the project owner, Roxbury Corner Limited Partnership. Subject to all required approvals, the staff anticipates that the Linkage Funds will be made available for this project in the form of a grant and not a loan.

It is therefore recommended that the Director be authorized to change the corporate name of the designated redeveloper of Parcels 29A, SE-70 and SE-71 from Roxbury Corners Limited Partnership to the South End/Lower Roxbury Development Corporation for the sole purpose of facilitating disbursement of the \$1,175,000 bridge loan that was approved by the BRA on December 14, 1989.

An appropriate vote follows:

VOTED: That the vote adopted on December 14, 1989 in regard to the Roxbury Corners Housing Project (the "Project") and a certain Bridge Loan Agreement (the "Agreement") against anticipated Linkage Funds for an amount not to exceed \$1,175,000 is hereby amended by changing the name of the borrower under the Agreement and related instruments from Roxbury Corners Limited Partnership, the designated redeveloper of the Project, (the "Redeveloper") to United South End/Lower Roxbury Development Corporation, the sponsor of the Project (the "Sponsor"). Further, the vote is amended to allow the Agreement to provide that the Sponsor shall reloan any funds disbursed to the Redeveloper upon such terms and conditions deemed acceptable by the Director. All terms and conditions set forth in the vote and not specifically amended herein shall remain in full force and effect.

EXECUTIVE OFFICE OF COMMUNITIES & DEVELOPMENT



Michael S. Dukakis, Governor

Amy S. Anthony, Secretary

March 1, 1990

Roxbury Corners Limited Partnership
c/o Val Hyman
United South End/ Lower Roxbury
Development Corp.
434 Mass. Ave. Suite 404
Boston, MA 02118

Re: Roxbury Corners Housing Project (the "Project")

Dear Mr. Hyman:

We are pleased to inform you that an operating subsidy loan from the Rental Housing Development Action Loan Program ("RDAL") has been approved for the Project, a limited equity cooperative housing corporation organized pursuant to M.G.L. c.157B, subject to the terms of your Loan Application, the Conditional Funding Reservation for the Project dated April 24, 1989 from the undersigned to you and the terms and conditions hereof:

DEVELOPER:

Roxbury Corners Limited Partnership in which a cooperative housing corporation organized pursuant to M.G.L.c.157B will be the managing General Partner

LOAN AMOUNT:

\$2,500,000

LENGTH of
DISBURSEMENT
PERIOD and
LENGTH of LOAN:

Monthly loan disbursements in the amounts set forth in Schedule X attached hereto and made a part hereof shall be made for 18 years. The full amount of the loan proceeds disbursed, plus accrued interest shall be due and payable upon the earlier of (a) the end of eighteen (18) years (the "Original Maturity Date") or (b) sale or refinancing of the Project, .

INTEREST RATE:

Five Percent (5%) per annum simple interest. If the loan is extended pursuant to the terms of the RDAL Purchase Option as hereinafter defined, interest will accrue after the Original Maturity Date at the rate of one tenth of one percent (.1%) per year.

ORIGINATION FEE:

A non-refundable loan origination fee will be payable by the Developer as follows: (a) upon acceptance of this RDAL Firm Loan Commitment, \$18,312 (two thousandths (.002) of the total development cost (\$9,155,929) (a non-refundable application fee of \$5,500 was paid at loan reservation), and (b) at the time of the RDAL loan closing, one percent (1%) of the total RDAL Loan amount (which amount may be drawn down in the first RDAL loan disbursement).

Office of the Secretary
100 Cambridge Street, Room 1404
Boston, Massachusetts 02202
(617) 727-7765

PREPAYMENT:

The loan may be prepaid in whole or in part at any time without premium or penalty. Such prepayment will in no way relieve the Developer of its obligations under the RDAL Purchase Option described below in favor of the Executive Office of Communities and Development acting by and through the Department of Community Affairs ("EOCD/DCA").

SECURITY:

The Note will be secured by a second mortgage on the land and buildings and/or a pledge of proprietary leases and the appurtenant stock of the corporation, a security interest in all personal property and fixtures used in connection with the operation of the Project, a collateral assignment of leases, rents, and security deposits of the Project and such other instruments as may be required by EOCD/DCA counsel. The partners (or shareholders) of the Developer will not be personally liable for repayment of the RDAL loan.

OTHER REQUIREMENTS:

(1) If at any time during the term of the loan, there is excess cash flow after all expenses have been paid, reserves have been funded and distributions, if any, to the Developer have reached six (6) percent of equity, the following year's loan disbursements will be reduced by the amount of the excess cash flow.

(2) During the term of the RDAL loan, the loan documents will contain a use restriction which, until the Original Maturity Date, shall restrict 77% of the units in the Project to use as limited equity cooperative housing corporation units to be occupied by persons or families whose incomes are no higher than 80% of the Area median ("Affordable Housing"). At the loan closing, the Developer shall also execute a purchase option (the "RDAL Purchase Option") with respect to at least fifty percent (50%) of the Project units ("the Subject Units"), and shall make best efforts to include an additional twenty-six percent (27%) of the project units ("the Affordable Units"), in favor of the Intermediary, as hereinafter defined, which shall simultaneously assign such Purchase Option to EOCD/DCA. The RDAL Purchase Option will grant EOCD/DCA the right to purchase the Subject Units (together with a pro rata interest in the common areas of the Project) for a purchase price equal to the lesser of (i) a determined value increased by the cost of capital improvements made prior to the Original Maturity Date with the approval of EOCD/DCA or (ii) the fair market value of the Subject Units. The RDAL Purchase Option may be exercised upon the earlier of the date (i) the Developer fails to maintain after the termination of the mortgage (the "RDAL Mortgage") securing the loan (by expiration, sale, or refinancing of the Project, foreclosure of a senior mortgage, or otherwise) the Subject Units as Affordable Housing or (ii) the Developer gives notice to EOCD after the

termination of the RDAL Mortgage (by expiration, sale or refinancing of the Project, foreclosure of a senior mortgage, or otherwise) that the Developer does not intend to continue to maintain the Subject Units as Affordable Housing.

(3) In the event that some or all of the Affordable Units are not maintained as affordable or do not become subject to the Purchase Option, there will be no involuntary displacement of tenants in these units.

(4) The commencement of the loan disbursement process will occur at the time that all requirements of this RDAL Firm Loan Commitment have been fulfilled and the RDAL Loan closing has occurred. Commencement of loan disbursements will not occur until such time as all construction and/or rehabilitation approved by EOCD is completed, as verified by an inspection of the Project satisfactory to EOCD/DCA by EOCD/DCA and/or its designee, agents, employees and consultants. Monthly loan disbursements shall be considered earned on a pro rata basis as project units are leased and shall be payable in accordance with the RDAL program accounting procedures. Disbursements equal to the full annualized amounts in Schedule X will be payable when the project has reached ninety percent (90%) occupancy, provided that 100% of the subject units are occupied. The Project shall have a gross floor area of 72,782 square feet, of which 66,893 square feet is residential space, and shall contain at least 53 units, including 2 zero bedroom units, 5 one bedroom units, at least 23 two bedroom units, 19 three bedroom units and 4 four bedroom units. The Affordable Units shall consist of 14 of the units, including 7 two bedroom units and 7 three bedroom units. The Subject Units shall consist of 27 of the units, including 12 two bedroom units, 12 three bedroom units and 3 four bedroom units. The Project shall have a parking area with a capacity of 19 cars which shall be located on-site. The Project must meet all state and local sanitary, building, and fire codes at the commencement of loan disbursements, and thereafter throughout the term of the loan.

(5) UDC Housing Development Corporation shall develop a management plan acceptable to EOCD or its agent which addresses the issues of: (i) cooperative decision-making and involvement in the management policy making process in the interim period before full cooperative ownership, (ii) the responsibility of the management agent in responding to and meeting with the Cooperative board, (iii) more clearly distinguishing the role of Sponsor and Cooperative in management policy making, (iv) tenant selection issues in the cooperative context, and (v) other matters relating to the operation of the property as a cooperative and of control by the tenants.

(6) Provisions in the Partnership Agreement which must be satisfactory to EOCB will assure that the Cooperative has more clearly defined rights and control vis-a-vis the management of the Partnership. Among other rights as Managing General Partner, the Cooperative will have the right to choose a management agent and control, with limited review and approval by the Community Economic Development Assistance Corporation (CEDAC) or an EOCB designee, of the annual budget. EOCB acknowledges that the investor limited partners of the Partnership must consent to any change in managing agent. The Sponsor may step back into the Managing General Partner role only if the Cooperative has received written notice of default from a lender or regulatory agency.

(7) There will be a provision in the Partnership Agreement and in any other necessary instrument which must be satisfactory to EOCB for the purchase of the property from the Partnership by the Cooperative and features of the partnership which help assure continued low and moderate income occupancy. Half of the net worth and residuals will be accessible to the Cooperative, after payment of development fees and other project-related costs, in order to facilitate the purchase.

(8) The Partnership Management Agreement will set out the requirement for co-op training funds to be set aside each year for the Cooperative. Language will be incorporated into the Partnership Management Agreement which will specify that the funds must be spent for training by an acceptable cooperative training entity acceptable to CEDAC or EOCB/DCA.

(9) Final review and approval by CEDAC of the Cooperative's articles of organization and by-laws

(10) Incorporation of the Cooperative, and the requisite corporate actions by the Sponsor and the Cooperative.

(11) The loan will be made by EOCB/DCA to the Massachusetts Housing Finance Agency (the "Intermediary") which will simultaneously loan the same amount to the Developer. All loan documents from the Developer to the Intermediary will be assigned to EOCB/DCA at the closing.

(12) Upon sale or refinancing of the project, the Developer shall pay to EOCB ten percent (10%) of the proceeds of the sale or refinancing of the project, net of the sum of (i) the reasonable costs of such sale or refinancing; (ii) actual third party costs incurred in such sale or refinancing; (iii) payment of all Developer's debts and obligations with respect to the Project; and (iv) the balances of the partners' capital

contribution accounts in the limited partnership (provided that no more than 50% of the gross residual value, less i, ii, and iii above has been dedicated to the limited partnership).

(13) EOCD/DCA's commitment to close the loan shall be subject to the General Conditions as stated in Exhibit A attached hereto and made a part hereof.

Mark Breen of the Massachusetts Housing Finance Agency's Legal Division or another EOCD designee shall be the attorney who will close this loan on EOCD/DCA's behalf at your expense (the cost of which will be included in the origination fee). Should you have any questions concerning this matter, please contact our attorney at once.

As evidence of your acceptance of this RDAL Firm Loan Commitment, please sign and date the original copy of this letter in the space indicated and return it to EOCD/DCA by March 30, 1990, together with the required installment of the loan commitment fee made payable to the Massachusetts Housing Finance Agency.

If the loan is not closed within 90 days of the date of this letter, this commitment shall become null and void.

Very truly yours,
Executive Office of Communities and
Development/Department of Community Affairs

By: Joe Flatley
Joe Flatley, Assistant Secretary

Developer: Roxbury Corners Limited Partnership

By: April D. Spratt

March 7, 1990
Date

EXHIBIT A

GENERAL CONDITIONS

1. Escrow for Taxes: The Developer shall be required to deposit with EOCB/DCA or its designee on the first day of each month during the term of the loan, one-twelfth of an amount which in EOCB/DCA's opinion will be sufficient to pay all municipal charges and assessments applicable to the Project including without limitation, real estate taxes and betterment assessments, provided, however, that the same or similar requirement made by the primary lender (MHFA) shall satisfy this condition.
2. Insurance: The Developer shall keep the Project and all property covered by the security interest adequately insured with All Risk coverage insurance policies for 100% of their full replacement value. The Developer will deposit with EOCB/DCA certificates for such insurance naming EOCB/DCA as loss payee under a standard mortgage clause. The insurance shall include coverage for loss of rents on the Project for at least one year in the event of casualty. EOCB/DCA reserves the right to request additional insurance coverage including but not limited to flood and earthquake. All policies shall contain a provision requiring at least 30 days advance notice to EOCB/DCA or its designee before any policy cancellation or modification.
3. Annual financial statements for the Developer satisfactory to EOCB/DCA shall be delivered 90 days after the close of each fiscal year and shall include complete income and expense statements for the Project.
4. Liability Insurance: The Developer shall carry comprehensive liability insurance having a combined limit of \$1,000,000 protecting the Developer, the Intermediary and EOCB/DCA against any accident or occurrence within or upon the Project and certificates of such insurance shall be furnished to EOCB/DCA.
5. Survey: The Developer shall provide EOCB/DCA's attorney with a survey, with a licensed surveyor's or civil engineer's certificate thereon, dated within 30 days prior to such delivery, showing the Lot and the Project, including the dimensions and the area thereof, dimensions and locations of all improvements, utilities, parking areas, driveways, easements, the location of any wetlands zoning district lines, adjoining streets and distance to and name of the nearest intersecting street.
6. Compliance with Zoning and Other Laws: The Developer shall provide opinions of the Developer's counsel and other appropriate evidence all in form and substance satisfactory to EOCB/DCA's counsel that the Project and the use thereof, is in complete compliance with all zoning laws, building codes, environmental laws, laws relating to the handicapped, historic preservation laws, and other laws and regulations applicable to the Project and the use thereof, and that all licensed, permits, approvals, and certificates of occupancy have been issued to permit the lawful use of the Project as contemplated by the Developer. Without limiting the foregoing, the Developer shall submit evidence satisfactory to EOCB/DCA that it has fully complied with the requirements of the Massachusetts Environmental Policy Act.
7. Damage to Premises: At the closing of the loan no part of the Project shall have been damaged without restoration to EOCB/DCA's satisfaction, nor taken in condemnation or other title proceeding, nor shall any such proceeding be pending.

8. Expenses: Whether or not this Commitment is terminated for any reason, and whether or not the loan closes, the Developer agrees to pay for all expenses, fees, and charges in respect of the loan or in any way connected herewith, including, without limiting the foregoing, appraisal fees, the lender's legal fees, the lender's architects' and engineers' fees, survey costs, title insurance and certification costs, or any such customary and reasonable expenses as are normally and reasonably incurred in connection with the processing and/or consummation of the loan.
9. Approvals: EOCD/DCA's counsel shall approve each instrument or document required to be furnished by the Developer pursuant to this Commitment. Such approval shall be as to both form and substance, and shall be determined by them in their absolute and sole discretion and judgement.
10. Financial Condition of Borrower: If the Project or the Developer shall be the subject of any pending or imminent litigation, or if the Developer shall be the subject of any bankruptcy, reorganization or insolvency proceeding or, if in EOCD/DCA's sole opinion there shall be any material adverse change in the financial condition of the Developer or the Project between the date of issuance of this Commitment and the date of closing, EOCD/DCA shall have the right not to close the loan.
11. Authority Opinion: The Developer shall provide an opinion of Developer's Counsel as to the validity and enforceability of EOCD's rights under the loan documents, and the authority of the Developer to execute such loan documents, and their due execution, such opinion to be in form and substance satisfactory to EOCD/DCA's counsel.
12. Transfers of Borrower's Interest: The identity of the Developer is of material importance to EOCD/DCA. This Commitment and any collateral for the loan (including the Project) shall not be assigned, sold, or transferred by the Developer, nor may there be any sale or transfer of ownership of any interest in the Development (excepting the initial syndication of limited partnership interests) without EOCD/DCA's prior express written approval. No junior mortgage or encumbrance on the Project or any portion thereof will be allowed without EOCD/DCA's prior written consent. EOCD/DCA hereby consents to a Housing Innovations Fund capital loan in the amount of \$320,000 to be a third mortgage loan, a City of Boston LINKAGE loan in the amount of \$1,175,000 which shall be a fourth mortgage loan, and a Boston Redevelopment Authority deferred loan in the amount of \$346,500 in fifth position.
13. Other Documentation: EOCD/DCA or its counsel may require further instruments, documents and assurances as may be determined prior to or at the closing.
14. Inspections: EOCD/DCA or its authorized designee, agent, employee or consultant may inspect the Project during normal business hours during the term of the loan.
15. Representations: All representations made by the Developer to EOCD/DCA in the Loan Application, or otherwise with respect to obtaining the loan shall be deemed to be material and relied upon by EOCD/DCA in issuing this Commitment and shall survive the closing of the loan.

16. Title Insurance and Opinion re Personal Property: The Developer agrees to provide EOC/DCA with an ALTA Lender's Title Insurance Policy in form and substance satisfactory to EOC/DCA's counsel. The Developer's counsel shall provide an opinion satisfactory in form and substance to EOC/DCA's counsel as to the validity and perfection of EOC/DCA's security interest in all personal property used in connection with the operation of the Project.
17. Mass. General Laws, Chapter 21E (Superfund): The Developer shall submit written evidence in form and substance satisfactory to EOC/DCA and its counsel that no oil or hazardous material, as such terms are defined by Massachusetts General Laws, Chapter 21E, are present within or upon the Project and that there is no threat of release of oil or hazardous material within or upon the Project.
18. Rent Roll: The Developer shall deliver at the loan closing a certified rent roll with income verifications in form and substance satisfactory to EOC/DCA. All leases shall be in form and substance satisfactory to EOC/DCA.
19. Management Contract: The Developer shall provide a copy of any Management Agreement in effect with respect to the Project, the terms and conditions of which must be satisfactory to MHFA in its role as first mortgagee, and to EOC/DCA as defined in Sections 5 and 8 of Other Requirements in the conditional Commitment Letter. No amendments to such Management Agreement shall be made without the consent of MHFA in its role as first mortgagee. Approval by MHFA of such contract shall constitute approval by EOC/DCA.
20. Plans and Specifications: Plans and Specifications satisfactory to EOC/DCA showing all construction and/or rehabilitation work to be performed by the Developer shall be submitted for approval by EOC/DCA prior to the RDAL loan closing. Prior to the loan closing and disbursement of RDAL funds, the Developer shall deliver a certificate of its Architect in form satisfactory to EOC/DCA certifying that all such construction and/or rehabilitation work has been completed in accordance with the Plans and Specifications. Approval by MHFA of Plans and Specifications, and construction completion shall constitute approval by EOC/DCA.
21. Affirmative Marketing: The Developer shall adhere to an Affirmative Fair Marketing Plan satisfactory to EOC/DCA to assure that affirmative marketing efforts will be directed to racial groups which would not ordinarily apply for housing in the location of the Project and to handicapped persons or families with handicapped members who might not ordinarily be aware of the availability of such housing in the location of the Project. Approval by MHFA of such Plan shall constitute approval by EOC/DCA.
22. Equal Opportunity/Affirmative Action: The Developer shall adhere to all MHFA Equal Opportunity Policies and Procedures. The Developer shall provide all standard forms, and any additional evidence, requested by EOC/DCA to demonstrate that the developer's general contractor, and/or architect, is in compliance with all applicable federal and state equal opportunity/affirmative action requirements relating to the construction phase of the Project. And, the developer will provide access to the site whenever requested by EOC/DCA.

23. Handicapped Housing: The Developer shall comply with all applicable federal and state regulations regarding accessible and adaptable housing for the physically handicapped as defined by the Department of Housing and Urban Development (HUD). The Developer shall provide any evidence requested by EOCD/DCA that it is in compliance with all applicable federal and state handicapped housing requirements.
24. Loan Funds Subject to Appropriation: Funding of the RDAL loan is conditional upon annual appropriation by the General Court of the Commonwealth of Massachusetts and release of funds by the Executive Office for Administration and Finance and the Office of the Comptroller. The Developer shall have no rights against EOCD/DCA or the Intermediary in the event sufficient funds are not appropriated by the General Court or released by the Executive Office for Administration and Finance or the Office of the Comptroller.

SCHEDULE X

to the R-DAL Loan Commitment Letter

Schedule of Loan Disbursements

ed on 1/16/90 (figures required by HFA of the developer following bond approval):

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
250,000	241,828	232,655	220,550	208,025	195,067	181,660	167,791	153,445	138,607	123,262	107,394	90,906	74,022	56,404	38,355	19,617	252	

R-DAL Loan Amount 2,500,000

Present Value of
Loan Amount: 1,430,919

GRANT AGREEMENT
TABLE OF CONTENTS

PARTIES	1
PRELIMINARY STATEMENT	1-1
1. BACKGROUND OF PROJECTS AND DEVELOPMENTAL NEEDS AND PURPOSE	1-1
2. AGREEMENT TO PROVIDE RENTAL AND HOME OWNERSHIP	1-1
3. BACKGROUND OF PROJECTS AND DEVELOPMENTAL NEEDS	1-1
4. DEVELOPMENTAL NEEDS	1-1

GRANT AGREEMENT

BY AND BETWEEN

BOSTON REDEVELOPMENT AUTHORITY

AND

ROXBURY CORNERS LIMITED PARTNERSHIP

DATED: DECEMBER 26, 1989

ROXBURY CORNERS HOUSING PROJECT

GRANT AGREEMENT

TABLE OF CONTENTS

	<u>Pages</u>
PARTIES	1
PRELIMINARY STATEMENT	1-2
1. <u>Obligations of Grantee; Pre-Construction Costs and Budget</u>	2-3
2. <u>Agreement to Provide Grant and Make Disbursements</u>	3-4
3. <u>Relationship of Parties; Indemnification</u>	4-5
4. <u>Termination; Reimbursement</u>	5
5. <u>Access to Books and Records</u>	5-6
6. <u>Notices; Approvals; Amendments</u>	6-7
7. <u>Agreement Binding on Successors and Assigns</u>	7
8. <u>Exhibits</u>	7
9. <u>Cover and Headings</u>	7
10. <u>Enforceability</u>	7-8
11. <u>Governing Law</u>	8
SIGNATURES	8
EXHIBITS	
"A" <u>Project Financing</u>	A-1
"B" <u>Pre-Construction Budget</u>	B-1

GRANT AGREEMENT

This Grant Agreement (the "Agreement") is made this 46 day of December, 1989, by and between the BOSTON REDEVELOPMENT AUTHORITY, a public body politic and corporate, duly organized and existing pursuant to Chapter 121B of the Massachusetts General Laws, as amended, with a principal office at One City Hall Square, Boston, Massachusetts 02201 (the "Authority" and "Grantor"), and ROXBURY CORNERS LIMITED PARTNERSHIP, a Massachusetts limited partnership with a principal place of business c/o United South End/Lower Roxbury Development Corporation, 434 Massachusetts Avenue, Boston, MA 02118 (the "Developer" and "Grantee"). Collectively, the Authority and the Developer are hereinafter referred to as the "Parties."

PRELIMINARY STATEMENT

On October 26, 1989, the Authority, in connection with a proposed project to be located on Disposition Parcels 29A, SE-70 and SE-71, all of the South End Urban Renewal Plan, as amended (collectively, the "Project Site"), and which when completed would include improvements consisting of no less than 53 units of limited equity cooperative housing (of which 41 shall be available to low and moderate income families), approximately 5,889 square feet of commercial space and 19 surface parking spaces (the "Roxbury Corners Housing Project" or "Project"), adopted two votes in regard to financial assistance, in the aggregate amount not to exceed \$300,000, to enable the Developer to meet its pre-development costs (the "Votes"). The Votes, which are incorporated herein by reference, authorized respectively, the granting of a mortgage on the Project Site (the "Mortgage"), as collateral security for loan(s) to the Developer, not to exceed in the aggregate a principal amount of \$150,000 (the "Loan(s)") and to enter into a grant agreement (the "Grant Agreement") whereby the Authority would provide a matching grant to the Developer, in an amount not to exceed an additional \$150,000 (the "Grant"), with the Grant being subject to the Developer securing an appropriate commitment or commitments for the Loan(s).

The proceeds of both the Loan(s) and the Grant are to be used exclusively for Pre-Development Costs, as hereinafter defined, associated with the Roxbury Corners Housing Project. The Loan(s) and the Mortgage are governed by a separate Collateral Security Agreement, of even date herewith, by and between the Parties. This Agreement is the authorized Grant Agreement. If there should be any conflict between the Votes and this Agreement, this Agreement shall apply and govern.

On November 16, 1989, the Authority adopted by vote a resolution granting final designation to the Developer, as the Redeveloper of the Project Site, and authorized the execution and delivery of a Land Disposition Agreement and Deed conveying the Project Site for construction of the Roxbury Corners Housing Project. On December 14, 1989, the Authority by vote modified the resolution (collectively, the resolution as modified is the "Final Designation Resolution"). The Parties acknowledge and agree that the Final Designation Resolution was approved based on the statements as to the financing of the Project set forth in a certain Board Memorandum, dated November 16, 1989 (the "Board Memorandum"). The Final Designation Resolution and the Board Memorandum are also incorporated herein by reference. Further, the Developer certifies to the best of its knowledge and belief that there have been no material changes, as of the date of this Agreement, in the Project's financing, which is described in Exhibit "A" attached hereto and incorporated as part of this Agreement.

NOW, THEREFORE, the Parties, with the intent to be legally bound, agree as follows:

1. Obligations of Grantee; Pre-Construction Costs and Budget.

(a) The Grantee shall carry out with due diligence all tasks without limitation necessary to bring the Roxbury Corners Housing Project to the point of a construction loan closing with the Massachusetts Housing Finance Agency and the conveyance of the

Project Site (collectively, the "Obligations"), and shall incur, in its name and on its behalf only, all expenses necessary for this purpose (collectively, the "Pre-Construction Costs", as more particularly defined below). In order to accomplish its Obligations hereunder, the Grantee shall secure and expend such funds as it determines to be necessary. In doing so, the Grantee may, to the extent it deems necessary, secure one or more loans ("Front Money Loan(s)") from one or more lenders (collectively, the "Front Money Lender(s)"), not to exceed in the aggregate a principal amount of \$150,000.

For purposes of determining the "construction loan closing," such closing date shall be no later than 30 business days prior to the maturity date of the Front Money Loan, if only one, or the first maturity date of the several Front Money Loans, if more than one, or as may be extended by the respective Front Money Lender(s).

(b) "Pre-Construction Costs" shall include all third party costs normally incurred in the planning and/or development of a housing project, including without limitation, all costs for engineering and geotechnical services, architectural and legal services, financing and building permit application fees, asbestos contamination testing and removal, and other consultant and organizational services. The Grantee shall incur and pay costs in accordance with the line items set forth in the Pre-Construction Budget, attached hereto as Exhibit "B" and incorporated as a part of this Agreement. All modifications to the Pre-Construction Budget must be approved by the Authority, which approval shall not be unreasonably withheld, except as otherwise provided in the Collateral Security Agreement.

2. Agreement to Provide Grant and Make Disbursements. In consideration of the Obligations to be undertaken by the Grantee hereunder, the Grantor agrees to make a Grant in an amount not to exceed \$150,000 and to disburse Grant funds subject to the following disbursement pre-conditions:

(a) Submission to the Grantor of commitment letter(s) and/or other loan documentation (collectively, the "Loan Documents") for Front Money Loan(s) from one or more Front Money Lender(s), not to exceed in the aggregate a principal amount of \$150,000, for Pre-Construction Costs, the terms and conditions of which must be approved by the Authority, which approval shall not be unreasonably withheld; and

(b) Submission to the Grantor of periodic requisitions along with appropriate documentation for Pre-Construction Costs in the aggregate not to exceed the amount of an additional \$150,000, which costs are not covered or paid for by proceeds of any the Front Money Loan(s).

Provided that the foregoing pre-conditions have been satisfied and in accordance with Grant Disbursement Authorizations, the Grantor shall disburse by check the amount requisitioned, payable to the order of the Grantee, or jointly to the Grantee and vendors in accordance with written instructions from the Grantee.

The Grantor acknowledges that the Grantee has received the proceeds of a Front Money Loan in the amount of at least \$40,000 from the Community Builders Charitable Trust, and that a commitment letter, dated December 4, 1989, for a Front Money Loan in the amount of \$110,000 has been secured from the NCB Development Corporation (the "NCB Loan") for a total of \$150,000. The pre-condition set forth above in Subsection (a) has been conditionally satisfied by the Grantee and requisitions may be submitted and paid up to the maximum of \$150,000; provided, however, that in the event that the Grantee does not accept the NCB Loan by December 31, 1989 and closed on such loan in accordance with the Collateral Security Agreement by January 31, 1990, any further requisitions shall not be honored until replacement loan commitment(s) have been secured.

3. Relationship of Parties; Indemnification.

(a) Nothing in this Agreement shall constitute the rela-

tion between the Parties hereto to be other than an independent one, it being their intent that this Agreement shall not constitute a partnership or a joint venture. In this regard, any expenses or costs incurred by the Grantee in the planning and development of the Roxbury Corners Housing Project shall be its sole responsibility without recourse to the Grantor. This Subsection shall survive the termination of the Agreement.

(b) The Grantee shall save harmless and indemnify the Grantor from any liability for injury, loss, accident, or damage to any person or property, and from any claims, actions, proceedings, and costs in connection therewith, including reasonable attorneys fees, arising from any wrongful act or negligence of the Grantee or its agents or servants, from any use made or things done by them on or about the Project or otherwise occurring in connection therewith, arising or resulting from any activities, including without limitation the Obligations, undertaken by the Grantee under this Agreement. This Subsection shall survive the termination of this Agreement.

4. Termination; Reimbursement.

(a) In the event that respectively, the Roxbury Corners Housing Project does not reach the point of construction loan closing, there are uncured defaults by the Grantee under the Front Money Loan(s), or there is material non-compliance by the Grantee with the provisions of this Agreement and/or the Collateral Security Agreement, by notice from the Authority and at the option of the Authority, all rights and obligations of the Parties hereunder shall terminate and the Grantor shall not be obligated to disburse any remaining Grant funds.

(b) The Grantor and the Grantee agree that failure to apply the Grant funds by the Grantee for Pre-Construction Costs and in accordance with the Pre-Construction Budget may result in just cause for a claim for reimbursement by the Grantee of Grant funds used to pay for unauthorized costs.

5. Access to Books and Records. The Grantee shall keep and maintain, and shall give access to the Grantor's representatives at all reasonable times to inspect, copy, audit and examine all books, records, accounts and other documents relating to the Roxbury Corners Housing Project and the disbursement or expenditure of Grant funds.

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6. Notices; Approvals; Amendments.

(a) Any notices, requests, approvals, determinations, consents, submissions, waivers or other communications required or desired to be given or furnished pursuant to this Agreement (collectively, the "Notices") shall be in writing with copies directed, as indicated below, and shall be hand delivered or may be made by depositing the same in the United States mail, first class postage prepaid. If such Notices are to the Grantor, the address is:

into
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Director
Boston Redevelopment Authority
One City Hall Square, 9th Floor
Boston, MA 02201

with copy to:

Office of General Counsel
Boston Redevelopment Authority
33 Third Avenue, Building 33
Charlestown, MA 02129
ATTN: Chief General Counsel

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hall
ntee
the

If addressed to the Grantee, the address is:

Roxbury Corners Limited Partnership
c/o United South End/Lower Roxbury Development
Corporation
434 Massachusetts Avenue
Boston, MA 02118

l and
in:

with a copy to:

Fitch, Miller & Tourse
189 State Street
Boston, MA 02109
ATTN: Verna A. Myers, Esq.

the

Either the Grantor or the Grantee may change its respective address by giving written notice to the other in accordance with this Section.

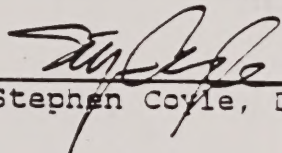
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10. Enforceability. If any term or provision of this Agreement shall to any extent be invalid or unenforceable, the remainder of this Agreement shall not be affected thereby and each remaining term and provision shall be valid and enforceable to the extent permitted by law.

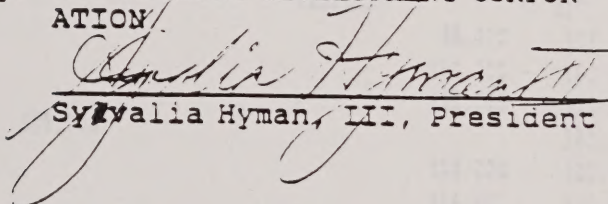
11. Governing Law. This Agreement shall be governed by the laws of the Commonwealth of Massachusetts.

IN WITNESS WHEREOF, the Parties have caused this Grant Agreement to be signed and sealed by their respective, duly authorized representatives, as of the day and year first above written.

BOSTON REDEVELOPMENT AUTHORITY

By: 
Stephen Coyle, Director

By: ROXBURY CORNERS LIMITED PART-
NERSHIP, BY ITS GENERAL PART-
NER

By: UDC HOUSING DEVELOPMENT CORPOR-
ATION

Sylvia Hyman, III, President

APPROVED AS TO FORM:

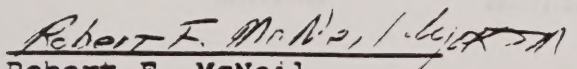

Robert F. McNeil
Chief General Counsel
Boston Redevelopment Authority

EXHIBIT "A"
PROJECT FINANCING

ROXBURY CORNERS HOUSING COOPERATIVE
SOURCES AND USES OF SYNDICATION PROCEEDS

12/22/89

Tax Exempt Mortgage (4% Credits)..... \$5,730,535
Linkage Funding..... \$1,175,000
HIF FUNDING..... \$320,000
BRA Grant..... \$150,000

ITEM	BUDGETED TOTAL	NEPA	(OTHER) LINKAGE	(OTHER) HIF	BRA GRANT	OWNER'S EQUITY PROCEEDS	TOTAL
CONSTRUCTION COSTS:							
Construction	\$6,292,560	\$4,577,320	\$1,125,000	\$320,000		\$759,840	\$6,032,560
Contingency	\$489,277					\$489,277	\$489,277
FEES AND PERMITS							
Bond Premium	\$61,592	\$61,592					\$61,592
Surveys/Eng./Misc Svc	\$107,701	\$68,100			\$13,570	\$25,701	\$107,701
Permits	\$79,000	\$79,000					\$79,000
Chief of the works	\$55,000	\$55,000					\$55,000
Architect-Design	\$249,105	\$194,928			\$54,177		\$249,105
Architect-Inspection	\$106,759	\$106,759					\$106,759
GENERAL DEVELOPMENT COSTS:							
Construction Loan Interest	\$292,436	\$292,436					\$292,436
Loan Fees	\$500,155	\$461,437			\$15,503		\$500,155
Real Estate Taxes	\$10,000	\$10,000					\$10,000
Insurance	\$40,818	\$40,818					\$40,818
Legal	\$85,000	\$66,157			\$13,543		\$85,000
Organizational Costs	\$25,000	\$4,508			\$20,492		\$25,000
Development Consultant	\$170,000	\$145,000			\$25,000		\$170,000
Title & Recording	\$18,000	\$12,000				\$6,000	\$18,000
Setup and Marketing	\$60,000	\$0				\$60,000	\$60,000
Cost Certification	\$20,000	\$0				\$20,000	\$20,000
Production	\$92,200	\$42,200	\$50,000				\$92,200
Cooperative Training	\$20,000	\$0				\$20,000	\$20,000
Contingency (Soft)	\$14,420	\$0				\$14,420	\$14,420
Land Acquisition	\$0	\$0					\$0
TOTAL DEV	\$8,780,805	\$5,730,535	\$1,175,000	\$320,000	\$150,000	\$2,109,270	\$3,730,535

EXHIBIT "B"
PRE-CONSTRUCTION BUDGET

<u>Cost Category</u>	<u>Amount</u>
1. Architectural Services	\$100,000
2. Engineering and Geotechnical Services	40,000
3. Legal Services	30,000
4. Financing, Building Permit Fees	36,400
5. Asbestos/Oil Contamination Testing and Removal	20,000
6. Consulting/Organizational	69,000
7. Miscellaneous	<u>4,600</u>
TOTAL	\$300,000

Transfers between cost categories are allowed, not to exceed in the aggregate 10% of the total budget amount.

Therefore, this letter constitutes a Firm Financing Commitment of NIF Permanent Mortgage Financing for this project in the amount of \$300,000. This Firm Financing Commitment will be in effect for a maximum period of ninety (90) days from the date of this letter during which a NIF Grant Agreement must be executed. The financing terms and conditions of the NIF deferred payment loan for the project are as described in the Conditional Funding Reservation issued previously.

NIF Council will prepare the NIF Grant Agreement, Promissory Note, Mortgage and other documents required for closing, and will contact your attorney directly for all further information or documentation required.

EXECUTIVE OFFICE OF COMMUNITIES & DEVELOPMENT



Michael S. Dukakis, Governor
Amy S. Anthony, Secretary

January 30, 1990

Mr. Syvalia Hyman III
United South End/Lower Roxbury
Development Corporation
434 Massachusetts Avenue
Roxbury, MA 02118

Re: Roxbury Corners Housing Project, Roxbury, MA

Dear Mr. Hyman:

The Executive Office of Communities and Development (EOCD) concurs with the recent recommendation of the Community Economic Development Assistance Corporation (CEDAC) that the conditions of the Housing Innovations Fund (HIF) Funding Reservation issued January 23, 1990 for the above project have now been substantially met. The remaining conditions are those that pertain to the quality of the title to the property, obtaining adequate insurance coverages, and any other legal issues that must be resolved to the satisfaction of EOCD's Counsel prior to closing.

Therefore, this letter represents a Firm Financing Commitment of HIF Permanent Mortgage financing for this project in the amount of \$320,000. This Firm Financing Commitment will be in effect for a maximum period of ninety (90) days from the date of this letter during which a HIF Grant Agreement must be executed. The financing terms and conditions of the HIF deferred payment loan for the project are as described in the Conditional Funding Reservation issued previously.

EOCD Counsel will now prepare the HIF Grant Agreement, Promissory Note, Mortgage and other documents required for closing, and will contact your attorney directly for all further information or documentation required.

Office of the Secretary
100 Cambridge Street, Room 1404
Boston, Massachusetts 02202
(617) 727-7765

We are pleased with the progress made by this project to date and look forward to its completion and the HIF loan closing.

Sincerely,

Amy S. Anthony
Amy S. Anthony
Secretary

cc: Michael Gondek, CEDAC
James L. Buechl, Esq.
Peter Hollands, PFD
John Juhl, TCB

THE COMMONWEALTH OF MASSACHUSETTS
HOUSING FINANCE AGENCY
200 STATE STREET
BOSTON, MASSACHUSETTS 02109
LETTER OF TRANSMITTAL

ade by this project to date and look
HIF loan closing.

January 30, 1990

DATE:	01/30/90	FILE NO.:	
TO:	Mr. [Name]		
FROM:	Mr. [Name]		
SUBJECT:	MASSACHUSETTS HOUSING		

ry, MA

Enclosed please find the following items:

elopment (EOCD) concurs with
Economic Development
itics of the Housing
sued January 23, 1990 for
ly met. The remaining
ality of the title to the
erages, and any other legal
ction of EOCD's Counsel prior

- 3 Prints
- 3 Samples
- 3 Copy of letter
- 3 Change order

Financing Commitment of HIF
ect in the amount of \$320,000.
effect for a maximum period of
er during which a HIF Grant
terms and conditions of the
are as described in the
viously.

t Agreement, Promissory Note,
closing, and will contact your
ion or documentation required.

- 3 Approved as submitted
- 3 Approved as noted
- 3 Returned for corrections
- 3 Returned for approval

Signed: *[Signature]*



THE COMMONWEALTH OF MASSACHUSETTS

MASSACHUSETTS HOUSING FINANCE AGENCY

50 MILK STREET

BOSTON, MASSACHUSETTS 02109 • (617) 451-3480

LETTER OF TRANSMITTAL

TO Roxbury Corners Limited Partnership

c/o United South End/Lower Roxbury

Development Corporation

32 Rutland Street

Boston, MA 02118

DATE: 10/19/89	JOB NO. 89-006-R
ATTN: Mr. Hyman	
RE: Roxbury Corners Housing	

GENTLEPEOPLE:

WE ARE SENDING YOU:

- Attached
- Under separate cover via the following items:
- Shop drawings ○ Prints ○ Samples
- Specifications ○ Copy of letter ○ Change order
-

COPIES	DATE	NO.	DESCRIPTION
2	10/19/89	89-006-R	Approval of Official Action Status Letters

THESE ARE TRANSMITTED AS CHECKED BELOW:

- For approval ○ Approved as submitted
- For your use ○ Approved as noted
- As requested ○ Returned for corrections
- For review and comment ○ Resubmit _____ copies for approval
- Submit _____ copies for distribution
- Return _____ corrected prints ○ _____

REMARKS: Please sign both copies at "Accepted By" space. Keep one copy, and return
one to Laura Quealy, Development Division, here at the Agency within 10 working days
of receipt. Thank you for your cooperation.

COPY TO: _____ SIGNED: Laura Quealy



THE COMMONWEALTH OF MASSACHUSETTS

MASSACHUSETTS HOUSING FINANCE AGENCY

50 MILK STREET

BOSTON, MASSACHUSETTS 02109 • (617) 451-3480

JOHN S. MARINI
Chairman

MARVIN M. SIFLINGER
Executive Director

ELEANOR G. WHITE
Deputy Director

JAN. 22 1990

Roxbury Corners Limited Partnership
c/o United South End/Lower Roxbury
Development Corporation
434 Massachusetts Avenue
Boston, MA 02118

Re: Roxbury Corners
MHFA #89-006-R

Gentlemen:

We are pleased to advise you that by vote of the Members on January 9, 1990, MHFA ratified an increase in your permanent and construction loan amounts from \$5,730,535 to \$5,829,073 as indicated on the attached Memorandum to Agency Members. In all other respects the terms and conditions of your loan commitment dated December 12, 1989 shall remain unchanged.

Please acknowledge your acceptance below and return to this Agency within 10 days of receipt.

MASSACHUSETTS HOUSING FINANCE AGENCY

Marvin M. Siflinger
Executive Director

ACCEPTED BY: _____

DATE: _____

MMS/alj
Attachment: Memorandum to Agency Members

REDEVELOPERS STATEMENT OF PUBLIC DISCLOSURE

FORM 5

DISCLOSURE STATEMENT

Any person submitting a development proposal to the City of Boston must truthfully complete this Statement and submit it prior to being formally designated for any project.

1. Do any of the principals owe the City of Boston any monies for incurred real estate taxes, rents, water and sewer charges or other indebtedness?

None

2. Are any of the principals by the City of Boston? If so, in what capacity? (Please include name of agency or department and position held in that agency or department.)

None

3. Have any of the principals previously owned any real estate? If so, when, where, and what type of property?

705 Mass. Avenue Apartments, 705 Massachusetts Avenue, Boston, MA (8 units Mass Square, 434 Massachusetts Avenue, Boston, MA (4 Story commercial

4. Were any of the principals ever the owners of any property upon which the City of Boston foreclosed for his/her failure to pay real estate taxes or other indebtedness?

No

5. Have any of the principals ever been convicted of any arson-related crimes, or currently under indictment for any such crimes?

No

6. Have any of the principals been convicted of violating any law, code, statute or ordinance regarding conditions of human habitation within the last three (3) years?

No

SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY THIS

20th Day of March, 1990

SIGNATURE:

General Hynes III President

ADDRESS:

UDC Building Development Corporation
General Partners: Roxbury Corbis
Limited Partnership.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
PART I. REDEVELOPER'S STATEMENT FOR PUBLIC DISCLOSURE¹

Form Approved
OMB No. 63A-0087

A. REDEVELOPER AND LAND

1. a. Name of Redeveloper: United South End/Lower Roxbury Development Corp. (UDC)
b. Address and ZIP Code of Redeveloper: 32 Rutland Street, Boston, MA 02118
c. IRS Number of Redeveloper: 04-2679575

2. The land on which the Redeveloper proposes to enter into a contract for, or understanding with respect to, the purchase or lease of land from

Boston Redevelopment Authority

(Name of Local Public Agency)

is South End Urban Renewal Project Area - R-56

(Name of Urban Renewal or Redevelopment Project Area)

is the City of Boston, State of Massachusetts
is described as follows²

The development of Parcel 29A (1797-1815 Washington Street) and Parcel SE 70-71 (1777-1789 Washington Street/133-141 Northampton Street)

29A Northampton and Washington Streets
33B Northampton Street

3. If the Redeveloper is not an individual doing business under his own name, the Redeveloper has the status indicated below and is organized or operating under the laws of the Commonwealth of MA.

☐ A corporation.

☒ A nonprofit or charitable institution or corporation.

☐ A partnership known as

☐ A business association or a joint venture known as

☐ A Federal, State, or local government or instrumentality thereof.

☐ Other (explain)

4. If the Redeveloper is not an individual or a government agency or instrumentality, give date of organization:
July, 1979

5. Names, addresses, title of position (if any), and nature and extent of the interest of the officers and principal members, shareholders, and investors of the Redeveloper, other than a government agency or instrumentality, are set forth as follows:

¹ If space on this form is inadequate for any requested information, it should be furnished on an attached page which is referred to under the appropriate numbered item on the form.

² Any convenient means of identifying the land (such as block and lot numbers or street boundaries) is sufficient. A description by metes and bounds or other technical description is acceptable, but not required.

PART I - REDEVELOPER'S STATEMENT FOR PUBLIC DISCLOSURE (Continued)

- a. If the Redeveloper is a corporation, the officers, directors or trustees, and each stockholder owning more than 10% of any class of stock¹.
- b. If the Redeveloper is a nonprofit or charitable institution or corporation, the members who constitute the board of trustees or board of directors or similar governing body.
- c. If the Redeveloper is a partnership, each partner, whether a general or limited partner, and either the percent of interest or a description of the character and extent of interest.
- d. If the Redeveloper is a business association or a joint venture, each participant and either the percent of interest or a description of the character and extent of interest.
- e. If the Redeveloper is some other entity, the officers, the members of the governing body, and each person having an interest of more than 10%.

NAME, ADDRESS, AND ZIP CODEPOSITION TITLE (if any) AND PERCENT OF INTEREST OR
DESCRIPTION OF CHARACTER AND EXTENT OF INTEREST

a,b,d,e: Not applicable. UDC is a not-for-profit corporation
See attached list of officers and directors

6. Name, address, and nature and extent of interest of each person or entity (not named in response to Item 5) who has a beneficial interest in any of the shareholders or investors named in response to Item 5 which gives such person or entity more than a computed 10% interest in the Redeveloper (for example, more than 20% of the stock in a corporation which holds 50% of the stock of the Redeveloper; or more than 30% of the stock in a corporation which holds 20% of the stock of the Redeveloper):

NAME, ADDRESS, AND ZIP CODEDESCRIPTION OF CHARACTER AND EXTENT OF INTEREST

Not applicable. UDC is a not-for-profit corporation

7. Names (if not given above) of officers and directors or trustees of any corporation or firm listed under Item 5 or Item 6 above:

Not applicable

B. RESIDENTIAL REDEVELOPMENT OR REHABILITATION

(The Redeveloper is to furnish the following information, but only if land is to be redeveloped or rehabilitated in whole or in part for residential purposes.)

¹ If a corporation is required to file periodic reports with the Federal Securities and Exchange Commission under Section 13 of the Securities Exchange Act of 1934, so state under this Item 5. In such case, the information referred to in this Item 5 and in Items 6 and 7 is not required to be furnished.

PART I - REDEVELOPER'S STATEMENT FOR PUBLIC DISCLOSURE (Continued)

Form Approved
OMB No. 83R-0887

1. State the Redeveloper's estimates, exclusive of payment for the land, for:

- a. Total cost of any residential redevelopment. \$
- b. Cost per dwelling unit of any residential redevelopment. \$
- c. Total cost of any residential rehabilitation \$
- d. Cost per dwelling unit of any residential rehabilitation \$

2. a. State the Redeveloper's estimate of the average monthly rental (if to be rented) or average sale price (if to be sold) for each type and size of dwelling unit involved in such redevelopment or rehabilitation:

TYPE AND SIZE OF DWELLING UNIT	ESTIMATED AVERAGE MONTHLY RENTAL	ESTIMATED AVERAGE SALE PRICE
	\$	\$

See above

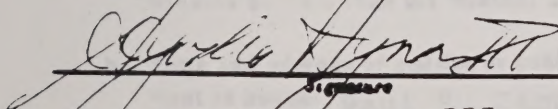
b. State the utilities and parking facilities, if any, included in the foregoing estimates of rentals:

See above

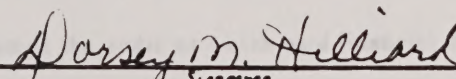
c. State equipment, such as refrigerators, washing machines, air conditioners, if any, included in the foregoing estimates of sales prices: See above

CERTIFICATION

I (We) United South End/Lower Roxbury Development Corporation (UDC)certify that this Redeveloper's Statement for Public Disclosure is true and correct to the best of my (our) knowledge and belief.²Dated: July 7, 1989Dated: 7/12/89



 Mr. Syvalia Hyman, III
 President
 Title



 Dorsey M. Hillard
 Treasurer/Clerk
 Title

UDC
 32 Rutland Street, Boston, MA 02118
 Address and ZIP Code

UDC
 32 Rutland Street, Boston, MA 02118
 Address and ZIP Code

¹ If the Redeveloper is an individual, this statement should be signed by such individual; if a partnership, by one of the partners; if a corporation or other entity, by one of its chief officers having knowledge of the facts required by this statement.

² Penalty for False Certification: Section 1001, Title 18, of the U.S. Code, provides a fine of not more than \$10,000 or imprisonment of not more than five years, or both, for knowingly and willfully making or using any false writing or document, knowing the same to contain any false, fictitious or fraudulent statement or entry in a matter within the jurisdiction of any Department of the United States.

PART II. REDEVELOPER'S STATEMENT OF QUALIFICATIONS AND FINANCIAL RESPONSIBILITY

(For Confidential Official Use of the Local Public Agency and the Department of Housing and Urban Development. Do Not Transmit to HUD Unless Requested or Item 8b is Answered "Yes.")

1. a. Name of Redeveloper: United South End/Lower Roxbury
Development Corporation (UDC)
- b. Address and ZIP Code of Redeveloper: 32 Rutland Street, Boston, MA 02118
2. The land on which the Redeveloper proposes to enter into a contract for, or understanding with respect to, the purchase or lease of land from

Boston Redevelopment Authority

(Name of Local Public Agency)

in South End Urban Renewal Project Area - R-56

(Name of Urban Renewal or Redevelopment Project Area)

in the City of Boston, State of Massachusetts
is described as follows:

The development of Parcel 29A (1797-1815 Washington Street) and Parcel SE 70-71 (1777-1789 Washington Street/133-141 Northampton Street).

3. Is the Redeveloper a subsidiary of or affiliated with any other corporation or corporations or any other firm or firms? ☐ YES ☒ NO
If Yes, list each such corporation or firm by name and address, specify its relationship to the Redeveloper, and identify the officers and directors or trustees common to the Redeveloper and such other corporation or firm.

4. a. The financial condition of the Redeveloper, as of June 30, 1983,
is as reflected in the attached financial statement.

(NOTE: Attach to this statement a certified financial statement showing the assets and the liabilities, including contingent liabilities, fully itemized in accordance with accepted accounting standards and based on a proper audit. If the date of the certified financial statement precedes the date of this submission by more than six months, also attach an interim balance sheet not more than 60 days old.)

- b. Name and address of auditor or public accountant who performed the audit on which said financial statement is based: paul S. Campbell, CPA
P.O. Box 423 Medford, MA 02155

5. If funds for the development of the land are to be obtained from sources other than the Redeveloper's own funds, a statement of the Redeveloper's plan for financing the acquisition and development of the land:

(See above)

PART II. REDEVELOPER'S STATEMENT OF QUALIFICATIONS AND FINANCIAL RESPONSIBILITY (Continued)

6. Sources and amount of cash available to Redeveloper to meet equity requirements of the proposed undertaking:

a. In banks:

NAME, ADDRESS, AND ZIP CODE OF BANKAMOUNT
\$

Not applicable

b. By loans from affiliated or associated corporations or firms:

NAME, ADDRESS, AND ZIP CODE OF SOURCEAMOUNT
\$

Not applicable

c. By sale of readily salable assets:

DESCRIPTIONMARKET VALUE
\$MORTGAGES OR LIENS
\$

Not applicable

7. Names and addresses of bank references:

Boston Bank of Commerce
110 Tremont Street
Boston, MABank of Boston
Federal Street
Boston, MA

8. a. Has the Redeveloper or (if any) the parent corporation, or any subsidiary or affiliated corporation of the Redeveloper or said parent corporation, or any of the Redeveloper's officers or principal members, shareholders or investors, or other interested parties (as listed in the responses to Items 5.6. and 7 of the Redeveloper's Statement for Public Disclosure and referred to herein as "principals of the Redeveloper") been adjudged bankrupt, either voluntary or involuntary, within the past 10 years? ☐ YES ☒ NO

If Yes, give date, place, and under what name.

- b. Has the Redeveloper or anyone referred to above as "principals of the Redeveloper" been indicted for or convicted of any felony within the past 10 years? ☐ YES ☒ NO

If Yes, give for each case (1) date, (2) charge, (3) place, (4) Court, and (5) action taken. Attach any explanation deemed necessary.

9. a. Undertakings, comparable to the proposed redevelopment work, which have been completed by the Redeveloper or any of the principals of the Redeveloper, including identification and brief description of each project and date of completion:
During 1983, UDC acquired and renovated a 14,000 square foot, mixed-use property, located at 705 Mass. Ave., for the purpose of preserving eight units of mixed-income family housing. The building configuration remains: 7 three-bedroom units; 1 two-bedroom unit and 1 commercial unit. UDC is currently developing the Mass Square Station Area Commercial Dev. Project, a 46,000 sq/ft office and retail complex at the intersection of MA. ^{Page 8 of 7 pages} & Columbus Avenues. HUD-6004 (9-83)

PART II - REDEVELOPER'S STATEMENT OF QUALIFICATIONS AND FINANCIAL RESPONSIBILITY (Continued)

- b. If the Redeveloper or any of the principals of the Redeveloper has ever been an employee, in a supervisory capacity, for construction contractor or builder on undertakings comparable to the proposed redevelopment work, name of such employee, name and address of employer, title of position, and brief description of work:

None

10. Other federally aided urban renewal projects under Title I of the Housing Act of 1949, as amended, in which the Redeveloper or any of the principals of the Redeveloper is or has been the redeveloper, or a stockholder, officer, director or trustee, or partner of such a redeveloper:

None

11. If the Redeveloper or a parent corporation, a subsidiary, an affiliate, or a principal of the Redeveloper is to participate in the development of the land as a construction contractor or builder:

- a. Name and address of such contractor or builder:

Not applicable

- b. Has such contractor or builder within the last 10 years ever failed to qualify as a responsible bidder, refused to enter into a contract after an award has been made, or failed to complete a construction or development contract? ☐ YES ☒ NO

If Yes, explain:

- c. Total amount of construction or development work performed by such contractor or builder during the last three years: \$ 5,000,000.

General description of such work:

Acquisition and the rehabilitation of 705 Massachusetts Avenue,
as described above.

Acquisition and development of the Massachusetts Square Project

- d. Construction contracts or developments now being performed by such contractor or builder:

IDENTIFICATION OF
CONTRACT OR DEVELOPMENT

LOCATION

AMOUNT

DATE TO BE
COMPLETED

None

PART II REDEVELOPER'S STATEMENT OF QUALIFICATIONS AND FINANCIAL RESPONSIBILITY (Continued)

e. Outstanding construction-contract bids of such contractor or builder:

AWARDING AGENCYAMOUNTDATE OPENED

\$

12. Brief statement respecting equipment, experience, financial capacity, and other resources available to such contractor or builder for the performance of the work involved in the redevelopment of the land, specifying particularly the qualifications of the personnel, the nature of the equipment, and the general experience of the contractor:

13. a. Does any member of the governing body of the Local Public Agency to which the accompanying bid or proposal is being made or any officer or employee of the Local Public Agency who exercises any functions or responsibilities in connection with the carrying out of the project under which the land covered by the Redeveloper's proposal is being made available, have any direct or indirect personal interest in the Redeveloper or in the redevelopment or rehabilitation of the property upon the basis of such proposal? ☐ YES ☒ NO

If Yes, explain.

- b. Does any member of the governing body of the locality in which the Urban Renewal Area is situated or any other public official of the locality, who exercises any functions or responsibilities in the review or approval of the carrying out of the project under which the land covered by the Redeveloper's proposal is being made available, have any direct or indirect personal interest in the Redeveloper or in the redevelopment or rehabilitation of the property upon the basis of such proposal? ☐ YES ☒ NO

If Yes, explain.

14. Statements and other evidence of the Redeveloper's qualifications and financial responsibility (other than the financial statement referred to in Item 14a) are attached hereto and hereby made a part hereof as follows:

CERTIFICATION

I, Neil United South End/Lower Roxbury Development Corporation (UDC)

certify that this Redeveloper's Statement of Qualifications and Financial Responsibility and the attached evidence of the Redeveloper's qualifications and financial responsibility, including financial statements, are true and correct to the best of my (our) knowledge and belief.²

Dated: July 7, 1989Dated: 7/12/89Mr. Syvalia Hyman, IIIPresident

Title

UDC

32 Rutland Street, Boston, MA 02118
Address and ZIP CodeDorsey M. HilliardTreasurer/Clerk

Title

UDC

32 Rutland Street, Boston, MA 02118
Address and ZIP Code

¹ If the Redeveloper is a corporation, this statement should be signed by the President and Secretary of the corporation; if an individual, by such individual; if a partnership, by one of the partners; if an entity not having a president and secretary, by one of its chief officers having knowledge of the financial status and qualifications of the Redeveloper.

² Penalty for False Certification: Section 1001, Title 18, of the U.S. Code, provides a fine of not more than \$10,000 or imprisonment of not more than five years, or both, for knowingly and willfully making or using any false writing or document, knowing the same to contain any false, fictitious or fraudulent statement or entry in a matter within the jurisdiction of any Department

FORM 6

AFFIRMATIVE MARKETING PLAN

1. Developer/Owner Name, Address Roxbury Corners Limited Partnership
c/o UDC, 434 Massachusetts Avenue, Boston, MA 02215 Tel. No. 617-266-5451
2. Name and Address of Housing Parcel 29A (1797-1815 Washington
Street)/SE 70-71 (1777-1789 Washington Street
3. No. of Units 54 Vacant 54 Occupied 0
4. Indicate which racial or ethnic groups are least likely to
apply for the housing without special outreach.
Blacks/Hispanics
5. Indicate the media to be use to advertise the availability of
the housing to the groups noted in #4.

(See Attached list)

Name of Newspaper, Radio or Television Station	Racial/Ethnic Identification of Market ,
<u>Boston Globe</u>	<u>Citywide/Area Wide</u>
<u>South End News</u>	<u>Mixed</u>
<u>BayState Banner</u>	<u>Black</u>
<u>Greater Roxbury News</u>	<u>Black</u>
<u>LaSemara-Hispanic</u>	<u>Spanish</u>
<u>Sampan</u>	<u>Chinese</u>

6. If brochures, leaflets, or other handouts are to be used,
describe method of distribution.

None

Development: Roxbury Corners Housing

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

Submitted to Boston Redevelopment Authority

I. Project Information

Developer Name: UDC/BBC/UNLR Joint Venture
Address: c/o UDC
32 Rutland Street, Boston, MA 02118
Tel: 617-266-5451

Name of Officer/Agent Authorized and Responsible for carrying
Affirmative Fair Housing Marketing Plan (AFHMP):

Name: Syvalia Hyman, III, President
Address: United South End/Lower Roxbury Development
Corp.
32 Rutland Street, Boston, MA 02118
Tel: 617-266-5451

II. Information on Development:

A. Property Address: 1777-1789/1797/1815 Washington
Street, Boston, MA 02118

B. Type use: Rental Sales (Condo/ x Coop) Other

C. Number of Units: Total: 53 Eff: 0 1BR: 3 2BR: 27 3BR: 18
4BR: 3

D. Type construction: x New construction: x Rehab
 Other

E. Price information: No. Market rate units 12 No.
affordable 39

F. Income limits for affordable units (ranges, minimum to
maximum):

Low \$ FY '90 SMSA Median Income Family limits No. units
27 (Maximum \$16,400 (1-Person) to \$25,300 (5 Persons))

Moderate (80% PMSA limits) \$ FY '90 SMSA Median Income
limits No. units 13 (Maximum \$23,800 (1 Person) to
\$36,150 (5 Persons))

Above moderate \$ No limits No. units 13

G. Is developer arranging mortgage financing for affordable
buyers?

 Yes x No. Of yes, type of mortgage.

II. MARKETING PLAN

1. List the media to be used to advertise the availability of housing.

Name of Media	Racial/Ethnic Identification of Market	Timetable
1. The Boston Globe	Full Market	(all newspapers contacted) Four months prior to substantial completion through to rent-up.
2. Jamaica Plain Citizen	Black/Hispanic/White	
3. Sing Tao	Asian/Hispanic	
4. Sam Pan	Asian/Hispanic	
5. Elmondo	Hispanic	
6. South End News	White/Black/Hispanic	
7. Boston Herald	Full Market	
8. Bay Window	Black/Hispanic	

List community agencies/organizations to be constructed.

Community Contact	Racial/Ethnic Identification of Market	Timetable
1. S.N.A.P.	Multi-Racial	(see attached)
2. IBA (Villa Victoria)	Hispanic	
3. NAACP	Black	
4. Harriet Tubman House (U.S.E.S.)	Multi-Racial	
5. Asian Community Development Corp.	Asian	
6. Boston Aging Concerns	Multi-Racial	

Community Contact	Racial/Ethnic Identification of Market	Timetable
7. Four Corners Neighborhood Assoc.	Multi-Racial	(see attached)
8. Officina Hispana	Hispanic	
9. Neighborhood Office of Affordable Housing (NOAH)	Multi-Racial	
10. Washington Manor	Multi-Racial	
11. Boston City Hospital	Multi-Racial/Local Employer	
12. University Hospital	Multi-Racial/Local Employer	
13. Action for Boston Community Development (ABCD)	Multi-Racial	
14.		
15.		

This is a partial list of contacts in the immediate community. The Community Builders, Inc. Management usually contacts a broader group from the Greater Boston area, and will do so in this marketing effort.

3. Indicate if brochures, leaflets and/or community meetings will be used in the affirmative marketing of the property. State that the HUD logo and slogan, "Equal Housing Opportunity" will appear in all ads and marketing material, including brochures, leaflets and stationary.

Advertisements and written informational materials will be used to market the cooperative. All announcements, marketing brochures, and advertisements for the cooperative will bear the HUD logo and slogan, "EQUAL HOUSING OPPORTUNITY," as will any marketing signs, and construction site sign.

4. Indicate how information will be accessible to linguistic minorities:

Development sponsors will work with community groups and organizations with affiliations to a variety of minority population in assisting in translating information sheets for distribution to local populations as well as providing notices and announcements regarding the affirmative marketing of this project. Spanish translators will also be available for interviews and translations of publication.

5. Describe any other efforts planned as part of your affirmative marketing program not covered in this form.

Management Agent will be The Community Builders, Inc. (formerly Greater Boston Community Development, Inc. (GBCD) Property Division.) Community Builders, Inc. has extensive experience in managing affordable housing projects and has met or exceeded on the vast majority of the project's it has been involved in.

The non-profit developer's objective is to see that the Roxbury Corners is economically and racially mixed. To assist in this objective the UDC/BBC/UNLR Joint Venture will use its extensive network of contacts to encourage potential residents to apply for housing and in publicizing the project in local papers and at local community meetings.

III. Tenant/Buyer Selection Plan (Roxbury Corners)

1. Describe selection and screening criteria and timetable.
If a point system is to be used, please describe:

(See attached Tenant Selection Plan)

2. Describe how the selection process will be made accessible to linguistic minorities.

Applications and informational materials will be in English and Spanish. Spanish speaking staff will be available during the selection process.

3. Indicate whether a priority will be given to those in the area as a protection against economic displacement. If a priority is to be used, describe the proposed boundaries of the neighborhood area within which resident applicants would receive some priority and describe the proposed priority. (See also item 1)

A priority will be given to those in the South End Renewal Area (including Lower Roxbury) as a protection against economic displacement; using the system described in Item 1. This priority will function within the constraints of state agency marketing requirements.

4. Set a standard of goal for a percentage of minority applications which will serve as a measure by which to evaluate the effectiveness of your affirmative marketing outreach efforts.

Our goal for minority applications is between 60% and 70%, of which approximately half will be black and the remainder Hispanic and Asian.

IV. Procedures for Selection

Describe the methods to be used in selecting applicants if there are more apparently eligible applicants than housing units. In all cases, the intent is that choices will be made fairly and impartially, with all candidates in any given category having opportunity to be selected.

Lottery procedures shall include 1) a separate card for each applicants shall be notified ten days in advance of the lottery of their ineligibility and the reasons therefore and given the opportunity to submit further information by a particular time. All eligible applicants shall be notified of their eligibility and of the date and location of the lottery.

V. Documentation for Determination of Compliance

Developer is required to maintain records to document marketing and outreach efforts and selection procedures and to submit this to the Authority for a determination that Developer has complied with the approved AFHM Plan.

Selection of buyers/renters shall not occur until the Authority has determined that the developer has complied with the Plan.

Developer will maintain records to document marketing and outreach efforts and submit required documentation to proper authority to verify compliance with AFHM Plan.

I. Tenant/Buyer Selection Plan

1. Describe the selection and screening criteria and timetable. If a point system is to be used, please describe:

Roxbury Corners Cooperative will have 27 low income units 13 moderate income units, and 13 market units. Candidates will have to meet either of the income of the income eligibility requirements described below in order to be considered for residency.

1. Income Requirements

a. Low Income Units (27 units)

Income eligibility will be based on the applicant's ability to be a Section 8 or 707 certificate holder.

b. Moderate Income Units (13 units)

Income eligibility will be based on household incomes which are less than 80% of the area's median income.

c. Market Income Units (13 units)

No limit on income eligibility.

All co-op households will have to pay a "share payment" in the form of a cash down payment, which will be a mandatory requirement for eligibility. The financial constraints will be roughly as follows:

1. Share Payment Constraints Low Income Units:

- a. The cash down payment is roughly estimated to range from \$600 to \$1,000 depending on unit size, but will probably not be more than one month's contract rent.

2. Share Payment Constraints on Moderate Income Units:

- b. Per the Land Disposition Agreement with the BRA, moderate income households will pay rents of no more than 30% of their income, including share loan payments and utilities.

Within the two income classifications (low or moderate,) ranking will be established based on the following priorities:

HOUSING NEED PRIORITIES (ranked in order by MHFA requirements):

1. Persons displaced by natural disaster.
2. Persons displaced by public action.
3. Persons displaced by private action beyond their control.
4. Persons living in substandard housing.
5. Persons living in overcrowded conditions.
6. Persons paying rent greatly in excess of their means.

Within the groups outlined above, applicants will earn points as follows in order to select applicants if there are more applicants who meet the MHFA requirements than units, OR if there are too few applicants who meet the MHFA requirements.

ADDITIONAL PRIORITIES (established by the project's nonprofit sponsor)

- | | |
|---|-----------|
| 1. South End Resident Currently | 15 points |
| 2. Former South End Resident
(displaced by public action or private action) | 15 points |
| 3. South End Employee Currently | 10 points |
| 4. Former or Current Cooperative Resident | 15 points |
| 5. Demonstrated Participation in Group
Activities
(i.e. labor union, athletics, church volunteers
group) | 10 points |
| 6. Skills Applicable to Coop Living/Management
(i.e. building trades, landscaping, writing,
accounting) | 5 points |
| 7. Veterans Status | 5 points |

After preliminary selection is made based on the results of the rankings outlined above, applicants who are pursuing share loans will begin the required underwriting process. Should a selected applicant be unable to produce the required share payment, the next resident ranked for that size and type of unit will be selected. In case of a tie in the ranking system, a blind lottery by the tie-breaker.

The foregoing selection system is, however, somewhat inconsistent with present MHFA/EOCD requirements, which stipulate that selection be based solely on housing need (in the following order: displacement; substandard housing; overcrowded housing; excessive housing costs.) These regulations also stipulates that other factors, such as suitability for Coop membership, can be applied, if at all, only after all applicants meeting the "needs" criteria have been selected. If MHFA and EOCD refuse to allow Roxbury Corners Cooperative to deviate from their tenant selection regulations we will, of course, comply with the agencies' decision.

B. We anticipate the following timetable:

This timetable assumes an January, 1991 occupancy date. If, as the project proceeds, the occupancy date is no longer feasible, we will inform the BRA and the dates will be revised accordingly.

<u>ACTIVITY</u>	<u>DATE</u>
Start Advertising	July 1, 1990 (June 1, 1990 - minority media)
Contact Community Agencies (Outreach)	July 1-30, 1990
Selection Process:	
- Take Applications	August 1-15, 1990 (3 days will be scheduled - 1 day: morning and evening 1 day: afternoon 1 day: Saturday morning)
- Processing Applications Interview, screen for basic eligibility, etc.	August 15 - October 15 1990
- Select Residents Notify selected residents and rejected applicants	October 15 - November 1, 1990

Applications, with all of the required documentation completed, shall be reviewed by the UDC Housing Committee where the final decision to rent to each applicant shall be made.

III. Maintenance of a Waiting List

All applicants for UDC sponsored housing who meet one of the general criteria and whose a reference check, proof of former or current residence has been obtained, shall be placed on the UDC Housing waiting list. The list shall be organized by income size and income level. In addition, UDC shall maintain a transfer waiting list in strict chronological order. As vacancies occur or new housing units become available, UDC Housing management will select the family or individual for transfer on a first-come, first-served basis for the appropriate time period.

IV. Affirmative Fair Housing Marketing Plan

UDC shall make special efforts to provide housing for people of color, which shall include but not necessarily be limited to Afro-Americans, Hispanics, Asians

UDC shall comply with M.G.L. Chapter 181B and Title VIII of the U. S. Civil Rights Act of 1968, with respect to rental practices of residential housing. Any violations will be subject to charge of UDC.

United South End/Lower Roxbury Development Corporation

TENANT SELECTION POLICY STATEMENT

I. Tenant Selection Criteria

The following is the UDC criteria for accepting applications and selecting tenants for residence in UDC sponsored housing. A major UDC goal is to provide housing for low and moderate income families and individuals, particularly people of color (so called minorities).

- Current South End/Lower Roxbury residents residing in substandard or overcrowded housing.
- Former South End/Lower Roxbury residents who were relocated as a result of urban renewal or some other public action or who were involuntarily displaced, and/or are currently residing in substandard or overcrowded housing.
- Current South End/Lower Roxbury residents residing in private housing in which there is a probability that they will be displaced.

II. Tenant Selection Process

Residents for UDC sponsored housing are selected on the basis of the above criteria and the family composition and income level. As housing units become available, the UDC housing manager or housing management company will accept applications and determine that the applicants meet at least one of the above criteria. The management staff will check references, proof of former or current South End/Lower Roxbury residence, and conduct an unannounced inspection of the applicant's current residence.

Applications, with all of the required documentation completed, shall be reviewed by the UDC Housing Committee where the final decision to rent to each applicant shall be made.

III. Maintenance of a Waiting List

All applicants for UDC sponsored housing who meet one of the general criteria and whom a reference check, proof of former or current residence has been obtained, shall be placed on the UDC housing waiting list. The list shall be organized by bedroom size and income level. In addition, UDC shall maintain a transfer waiting list in strict chronological order. As vacancies occur or new housing units become available, UDC housing management will select the family or individual for transfer on a first-apply, first-serve basis for the appropriate size apartment.

IV. Affirmative Fair Housing Marketing Plan

UDC shall make special efforts to provide housing for people of color, which shall include but not necessarily be limited to Afro-Americans, Hispanics, Asians.

UDC shall comply with M.G.L. Chapter 151 B and Title VIII of the U. S. Civil Rights Act of 1968, with respect to rental policies of residential housing accommodations which are subject to these statutes.

IV. Affirmative Fair Housing Marketing Plan (continued)

UDC shall not now, or in the future, deny any person access to housing on the basis of race, color, religion, national origin, sex, age, veteran status, or membership in the armed forces, children, public assistance status or marital status. UDC shall provide housing to eligible applicants in a non-discriminatory manner.

UDC shall publicize the availability of housing by forwarding written materials, with detailed information of the availability of housing and how and where to apply, to the following organizations, churches and agencies located in the neighborhoods, outlined below:

South End/Lower Roxbury

United South End Settlements
South End Neighborhood Action Program
Inquilinos Boricuas en Accion
St. Stephen's Church
Casa Myrna Vazquez
Union Methodist Church
Cardinal Cushing Center
People's Baptist Church
Columbus Avenue A.M.E. Zion Church
New Hope Baptist Church
South End Headstart
Cooper Community Centre
Warwick House
Cathedral of the Holy Cross
La Iglesia Pentecostal Universal
Fuente de Vida
Iglesia de Dios
Iglesia de Cristo Misionera

Target Group

Afro-American, Hispanic, White
Afro-American, White
Hispanic
Afro-American, Hispanic, White
Hispanic, Afro-American
Afro-American
Hispanic
Afro-American
Afro-American
Afro-American
Afro-American, Hispanic
Afro-American
Afro-American
Hispanic, Afro-American, White
Hispanic
Hispanic
Hispanic
Hispanic

Chinatown/South Cove

Chinese-American Civic Association
Greater Boston Chinese Golden Age Ctr.
Chinese Economic Development Council
Chinatown Housing & Land Dev. Task Force
Boston Chinese Evangelical Church
Boston Chinese Youth Essential Service

Target Group

Asian
Asian
Asian
Asian
Asian
Asian

Roxbury

Roxbury Multi-Service Center
Roxbury-North Dorchester APAC
Roxbury Comprehensive Community Health Ctr.
Alianza Hispana
Massachusetts Jurisdiction Prince Hall
Masonic Grand Lodge
Twelfth Baptist Church
Eliot Congregational Church
St. Mark's Church
Education/Instruccion

Target Group

Afro-American, Hispanic
Afro-American, Hispanic
Afro-American, Hispanic
Hispanic

Afro-American
Afro-American
Afro-American
Afro-American
Afro-American, Hispanic

IV. Affirmative Fair Housing Marketing Plan (continued)

Roxbury (contd.)

Target Group

Emmanuel Temple Pentacostal Church	Afro-American
Bethel Pentecostal Church	Afro-American
St. John's Missonary Baptist Church	Afro-American
Muhammed's Temple of Islam	Afro-American
Kiddie College Day Care	Afro-American
Crispus Attucks Day Care Center	Afro-American
Busy Bee Day Care Center	Afro-American, Hispanic
Nuestra Comunidad Development Corp.	Hispanic
Roxbury Boys' & Girls' Club	Afro-American
Lena Park CDC Neighborhood House	Afro-American
Cape Verdean Community House	Cape Verdean
Roxbury Children's Services	Afro-American, Hispanic

Dorchester/Mattapan

Target Group

Lena Park Community Development Corp.	Afro-American
Patrick E. Toy Post	Afro-American
St. Luke A.M.E. Zion Church	Afro-American
Emmanuel Baptist Church	Hispanic
CMV/Mary Foreman House	Afro-American, Hispanic
Echo Day Care Center	Afro-American
Zion Day Care	Afro-American
Codman Square Health Center	Afro-American
Dorchester APAC	Afro-American, Hispanic, White
Harvard Street Neighborhood Health Center	Afro-American, Hispanic
Uphams Corner Health Center	Hispanic, White

Other

Target Group

South Boston Neighborhood House	White
North End Union	White
J.F. Kennedy Family Service Center	White
Federated Dorchester Neighborhood Houses	White
East Boston Social Center	White
Southwest Boston Community Centers	White
Ecumenical Social Action Committee	White, Hispanic
Boston Indian Council	Native-American

In addition, UDC shall, as appropriate, advertise the availability of housing in one or more of the following weekly or daily newspapers:

Boston Globe
Bay State Banner
La Semana
Sam Pan
South End News
Dorchester Community News

UDC shall, as appropriate, display the HUD/EO slogan and logo in its housing marketing, notices, brochures and advertisements.

Back Bay Aging Concern
67 Newbury Street
Boston, MA 02116
Attn: Tim Overton

Boston Seniority
One City Hall Square
Boston, MA

Central Boston Seniority
1255 Boylston Street
Boston, MA 02215

Boston Commission on Affairs
of the Elderly
Boston City Hall Room 271
Boston, MA
Phil Gold - Job Developer

Jamaica Plain APAC
Senior Drop In Center
297 Centre Street
Jamaica Plain, MA 02130

J.P. Senior Team
20 South Street
Jamaica Plain, MA 0

East Side Senior Center
670 North Main Street
Providence, R.I.

Fox Point Senior Citizens
90 Ives Street
Providence, RI 02907

Providence Senior Center
254 Washington Street
Providence, RI 02907

R.I. Association of Facilities
for Aging
42 Irvin Avenue
East Providence, RI 02914

St. Martin DePorres Center
160 Cranston Street
Providence, RI 02907

South Providence Senior
Center
208 Prairie Avenue
Providence, RI 02907

Worcester Housing Authority
40 Belmont St.
Worcester, MA

Worcester Tenants Assoc.
122 Millbury St.
Worcester, MA

Mass. Association
of Blind
31 Harvard Street
Worcester, MA

Mass. Committee for the
Blind
90 Madison St.
Worcester, MA

Mass. Rehabilitation Center
75 Grove Street
Worcester, MA

Age Center of W
Area, Inc.
31 Harvard Street
Worcester, MA

Commission of Elder Affairs
425 Pleasant St.
Worcester, MA

Grafton Council on Aging
25 Main St.
Grafton, MA 01500

Office of Elder
Main Street
Uxbridge, MA

Jewish Family Services
544 Salisbury St.
Worcester, MA

Council on Aging
30 S. Main St.
Uxbridge, MA 01560

Volunteer Service
S. Main Street
Uxbridge, MA

Unitarian Church
A. Main Street
Uxbridge, MA

Visiting Nurses Assoc.
of Greater Uxbridge Area
1 Courton
Uxbridge, MA 01560

Visiting Nurses
of Uxbridge
30 Elm Street
Uxbridge, MA

Worcester Community
Action Council
30 Main Street

Worcester Regional Medical
3-2 Thompson Road
Worcester, MA 01600

Worcester Public
100 Belmont Ave
Worcester, MA

Leborah Wheelock Chapter
JAB
E. Main Street-
Uxbridge, MA 01569

Friends of Uxbridge
c/o Council on Aging
50 S. Main Street
Uxbridge, MA 01569

Uxbridge Women's
c/o Mrs. J. Ray
Blackston Street
Uxbridge, MA C

Millbury Council on Aging
127 Elm Street
Millbury, MA 01527

Elder Home Care Svcs.
of Worcester
1241 Main Street
Worcester, MA 01602

Elderly Home Co
Worcester Coun
284 Worcester S
Southbridge, MA

Elderly Outreach Project
629 Salisbury
Worcester, MA

Region II Area Agency
on Aging, Inc.
697 Main Street
Holden, MA 01520

Spanish Center
831 Main Street
Worcester, MA

Spanish 7th Day Adventist
Church
886 Main Street
Worcester, MA

NAACP
5 Main Street
Natick, MA

Worcester Home
Coach Wheelchai
200 Franklin St
Worcester, MA

Worcester Housing Authority
40 Belmont St.
Worcester, MA

Worcester Tenants Assoc.
122 Millbury St.
Worcester, MA

Mass. Associati
Blind
51 Harvard Stre
Worcester, MA

Mass. Commission for the
Blind
90 Madison St.
Worcester, MA

Mass. Rehabilitation Comm.
75 Grove Street
Worcester, MA

Age Center of W
Area, Inc.
51 Harvard Stre
Worcester, MA

Commission of Elder Affairs
425 Pleasant St.
Worcester, MA

Grafton Council on Aging
25 Main St.
S. Grafton, MA 01560

Office of Elder
Main Street
Uxbridge, MA C

Jewish Family Services
646 Salisbury St.
Worcester, MA

Council on Aging
50 S. Main St.
Uxbridge, MA 01569

Veterans Servic
S. Main Street
Uxbridge, MA C

Unitarian Church
N. Main Street
Uxbridge, MA

Visiting Nurses Assoc.
of Greater Mildord Area
1 Emerson
Mendon, MA 01756

Visiting Nurses
of Worcester
50 Elm Street
Worcester, MA

Worcester Community
Action Council
340 Main Street

Hubbard Regional Hospital
340 Thompson Road
Webster, MA 01570

Memorial Hospit
119 Belmont Poi
Worcester, MA

Rev. Mariano Rodriguez
St. Andrew's Church
171 Amory Street
Jamaica Plain, MA 02120

Rachel Solen
Robinwood-Parley Assoc.
95 Robinwood St.
Jamaica Plain, MA 02120

Stavros Foundation
691 Southeast St
Amherst, MA 011

Bay Bath Senior Citizens
Services Foundation
Box 2626 Center Station
Framingham, MA 01701

So. Middlesex Opportunities
36 Concord Street
Framingham, MA 01701

Org. Of Portuges
P.O. Box 40
Hudson, MA 0174

Minuteman Home Care
20 Pelham Road
Lexington, MA 02173

Concord Family Services
Community Agency Building
Concord, MA 01742

Union Evangelice
317 Great Road
Stow, MA 01775

Stow Counsel on Aging
456 Gleasondale Rd.
Stow, MA 01775

Salvation Army
100 No. Shore Dr.
Stow, MA 01775

Randell Memorial
Mr. Don Sparks
8 Evelyn Road
Stow, MA 01775

Boston Indian Council
105 S. Huntington Ave.
Roxbury, MA

Alianza Hispana De
Dorchester Y
409 Dudley St.
Roxbury, MA

NAACP
451 Mass. Ave.
Boston, MA

Boston Housing Authority
52 Chauncy St.
Boston, MA

U.S.E.S.
48 Rutland Street
Boston, MA

Urban League of
Greater Boston
55 Dimock St.
Boston, MA

Cambridge Housing
Authority
Cambridge, MA

Cambridge Public Housing
Tenant Senate
72 Windsor Street
Cambridge, MA

Boston Center For Independent Living
50 New edgerly Road
Boston, MA 02116

Information Center For
Individuals With Disabilities
20 Providence St.
Boston, MA 02116

Mattapan Chronic Hospital
Attn: Barbara Ciardi
249 River Street
Mattapan, MA 02126

Association For Retarded Citizens
59 Adams St.
Medfield, MA 02155

Casa Myrna Vasquez
P.O. Box 018019
Boston, MA 02118

Commission on Handicapped Persons
57 Inman St.
Cambridge, MA 02139

Council of Elders
125 Amory St.
Jamaica Plain, MA 02130

S. Cathy Green
Pine Street Inn
444 Harrison Ave.
Boston, MA 02118

Mass. Commission For The blind
110 Tremont Street
Boston, MA 02108

Mass. Handicapped Affairs Office
1 Ashburton Place
Boston, MA 02108

Mass. Senior Home Care
600 Washington Street
Boston, MA 02111

Family Service Assn.
344 Beacon St.
Boston, MA 02116

City of Boston
Elderly Affairs Comm.
1 City Hall Square
Boston, MA 02201

City of Boston
Mayor's Office of Neighborhood Services
1 City Hall Square
Boston, MA 02201

Boston Center for Independent
Living
50 New Edgerly Road -
Boston, MA 02115
Kerry Millett or Robert DiSimone

DSS
107 Park Street
Hudson, MA 01749
Att: Joe O'Neal

Information Center for
Individuals with Disability
20 Park Plaza, Room 330
Boston, MA 02116
Att: Maribel Limones

Mass. Commission for the Blind
110 Tremont Street
Boston, MA 02108

PARI
120 Dudley Street
Providence, RI 02907

Tolstoy
Y.M.C.A.
Woonsocket, RI

Boston City Council
One City Hall Square
Boston, MA 02201
Att: Evelyn Presenburg

Disabled American Veterans
430 Main Street
Wilmington, MA 01887

Lenox Hill Nursing Home
70 Granite Street
Lynn, MA

Morgan Memorial
96 Berkeley Street
Boston, MA 02116

INCO
126 Sayles Street
Woonsocket, RI 02895

Woonsocket Council of Community
Service
285 Main Street
Woonsocket, RI

Cotting School
241 St. Botolph Street
Boston, MA 02115
Att: Sandy Smith

Easter Seal
934 Statler Building
20 Park Place
Boston, MA 02116
Att: Sandy Smith

MR Services (Southwest
Resource)
780 American Legion
Roslindale, MA 02131
Att: Frank Hurley

North East Center for
Independent Living
429 Broadway
Lawrence, MA 01840

Solomon Carter Fuller
Mental Health Center
Boston, MA 02118
266-8800

Worcester Center for
and Working
600 Lincoln Street
Worcester, MA 01605

Boston Center For Independent Living
50 New edgerly Road
Boston, MA 02116

Information Center For
Individuals With Disabilities
20 Providence St.
Boston, MA 02116

Mattapan Chronic Hospital
Attn: Barbara Ciardi
249 River Street
Mattapan, MA 02126

Association For Retarded Citizens
59 Adams St.
Medfield, MA 02155

Casa Myrna Vasquez
P.O. Box 018019
Boston, MA 02116

Commission on Handicapped Persons
57 Inman St.
Cambridge, MA 02139

Council of Elders
125 Amory St.
Jamaica Plain, MA 02130

S. Cathy Green
Pine Street Inn
444 Harrison Ave.
Boston, MA 02118

Mass. Commission For The blind
110 Tremont Street
Boston, MA 02108

Mass. Handicapped Affairs Office
1 Ashburton Place
Boston, MA 02108

Mass. Senior Home Care
600 Washington Street
Boston, MA 02111

Family Service Assn.
34 1/2 Beacon St.
Boston, MA 02116

City of Boston
Elderly Affairs Comm.
1 City Hall Square
Boston, MA 02201

City of Boston
Mayor's Office of Neighborhood Services
1 City Hall Square
Boston, MA 02201

Accion Hispana
428 Dexter Street
Providence, RI

Alianza Hispana
409 Dudley Street
Roxbury, MA 02119

Bannister House
135 Dodge Street
Providence, RI

Boston Indian Council
105 So. Huntington Avenue
Jamaica Plain, MA 02130

Cape Verdean American Federation
100 Bullocks Point Avenue
Riverside, RI

Cardinal Cushing C
1375 Washington St
Boston, MA 02118

Chinese, American Civic
18 Oxford Street
Boston, MA

Chums, Inc. Providence Chapter
165 Boone Street
Narragansett, RI 02882

Constantine Temple
833 Eddy Street
Providence, RI 0290

Department of Public Welfare
20 Church Street
Boston, MA 02118

The Ebonites Club
53 Cardona Avenue
East Providence, RI 02914

Hispanic Church of
Stanwood Street
Providence, RI

J.P. Legal Service Institute
Housing Program
3529 Washington Street

Latin American Apostolate
St. Michaels Church
239 Oxford Street
Providence, RI 02905

Lippett Hill Healt
194 Camp Street
Providence, RI

Narragansett Indian Long House
RFD #2
Kenyon, RI 02836

North End-West End A.B.C.D.
11 Tileston Street
Boston, MA 02112

North Shore Branch
14 Mt. Vernon Stre
Lynn, MA

O.I.C.
1 Hilton Street
Providence, RI

Project Persona
162 Broad Street
Providence, RI

R.I. Indian Council
444 Friendship Str
Providence, RI

Roxbury Multi-Service Center
317 Blue Hill Avenue
Boston, MA
Att: Arthur Eskey

So. End Community Health Center
Social Service Dept.
400 Shawmut Avenue
Boston, MA 02118

Urban League
236 Huntington Ave
Boston, MA 02115
Att: Jim Johnson

Urban League of Rhode Island
Housing Division
246 Prarie Avenue
Providence, RI

United South End Settlements
566 Columbus Avenue
Boston, MA 02118

Whittier Street N
Health Center
Whittier Street
Roxbury, MA 02119

Jamaica Plain, MA 0

Jamaica Plain, MA

M.Y., N.Y. 1001

Mary Thompson, Director
JP APAC
30 Bickford St.
Jamaica Plain, MA 02130

Mildred Halley, Dir.
Tenant Mgmt. Corp.
41 Moran Way
Jamaica Plain, MA

Barbara Kaplan, E
JP NDC
Germania Street
Jamaica Plain, MA

Paul Grogan
Neighborhood Develop.
& Employment Agency
15 Beacon Street
Boston, MA 02108

Michael Condek
OEDAC - Suite 500
27 School St.
Boston, MA 02108

Janet Berkinfield
So. JP Health Ctr
687 Centre Street
Jamaica Plain, MA

Marcie Bowers, Dir.
Boston Indian Ctr.
105 S. Huntington Av.
Jamaica Plain, MA 02130

Rep. Royal Bolling, Jr.
State House
Boston, MA 02113

Senator Arthur La
State House
Boston, MA 02111

Anna Mae Cole
Bromley Health Ctr.
30 Bickford Street
Jamaica Plain, MA

Congressman
JFK Building
Government Center
Boston, MA 02113

Mr. Horace Besed
City Mission Soc:
14 Beacon Street
Boston, MA

Rep. Kevin Fitzgerald
State House
Boston, MA 02113

Robert Morgan, Director
Dimock Comm. Health Ctr.
55 Dimock Street
Roxbury, MA 02119

Rep. Eleanor Mye:
State House
Boston, MA 02111

Jean McGuire, Director
METCO
55 Dimock St.
Roxbury, MA 02119

Jack Greco
Boston Center For Indep.
Living - 50 N. Edgerly
Boston, MA

Amy S. Anthony
EOCD
100 Cambridge St
Boston, MA 02201

Fr Charles Bourque
Our Lady of Lourdes'
46 Brookside Avenue

Jack Grecco - Boston Ctr.
For Independent Living
50 New Edgerly Road
Boston, MA

City Life
670 Centre Street
Jamaica Plain, MA

Janet Bernault
Stoneybrook Assoc.
44 Cartland Street
Jamaica Plain, MA

Reverend
St. Mary's Church
Lowell, MA

Reverend
St. Mary's Church
Lowell, MA

George Staves, Director
Brookside Family Life
329 Washington St.
Jamaica Plain, MA 02130

Fr. Jack Walsh
St. Mary of the Angels
Factory Church
372 Walnut Street
Roxbury, MA 02119

Fr. Jack Walsh
St. Mary of the Angels
Factory Church
372 Walnut Street
Roxbury, MA 02119

Susan Shuler, Director
Neighborhood Assoc.
215 North St.
Boston, MA 02111

Fr. Martin Mullin
Marist House
1 Marwick Street
Boston, MA 02111

Rev. Dennis Hall
Central Church
55 Beacon St
Boston, MA 02111

Methuen, MA

Haverhill, MA 01830

Lovell, MA 01851

Angel Bermudez
/ Adams Street
Lovell, MA 01852

Brother Valmond LeClerc
517 Moody Street
Lovell, MA 01854

Aristedes Gonzale
206 Rogers St.
Lovell, MA

Ernesto Rodriquez
401 Merrimack Street
Lovell, MA 01852

Ana Castro
121 Church St.
Lovell, MA 01852

Juan Pedrosa
799 Gorham St.
Lovell, MA 01861

Carlos Diaz
41 Ennell St.
Lovell, MA

Hector Nieves
1224 Middlesex St.
Lovell, MA

Baltazar Falcon
131 Fletcher St.
Lovell, MA

Frank Melendez
51 First St.
Lovell, MA

Carlos Ruiz
26 School Street
Lawrence, MA 01841

Miguel Lopez
P.O. Box 1355
Lawrence, MA 018

Haverhill Community
Action
45 Locust St.
Haverhill, MA 01830

Ms. Lauren Ebert
179 Osgood St.
Lawrence, MA 01841

Merrimack Tenant
649 Essex Street
Lawrence, MA

Beacon Tenant Council
2 Sullivan Avenue
Lawrence, MA

Latin Assn. for Progress
and Action
26 School Street
Lawrence, MA 01840

Puerto Rican Gro
448 Hampshire St
Lawrence, MA 018

Cuban Group
289 Essex Street
Lawrence, MA 01840

Director, Indo-Chinese
Self-Help Center
79 High Street
Lovell, MA 01851

Samuel Crayton
673 School Street
Lovell, MA 0185

Ruth Ann Sharpe
65 Sumner St.
Lovell, MA 01852

Roger Sawtelle
54 Faver Street
Lovell, MA

Rev. Stanley Cho
53 Blossom St.
Lovell, MA 0185

George Stokes, Director
Brookside Family Life
3294 Washington St.
Jamaica Plain, MA 02130

Fr. Jack Walsh
St. Mary of the Angles
Rectory Church
377 Walnut Avenue

Fr. Jack Walsh
St. Mary's Church
377 Walnut Avenue
Roxbury, MA 021

Susan Sherry, Director
Neighborhood House
276 Amory St.
Jamaica Plain, MA 02130

Fr. William Mullin
Warwick House
1 Warwick Street
Jamaica Plain, MA 02130

Rev. Dennis Ball
Central Congreg.
85 Seaverns Ave
Jamaica Plain, MA 02130

Worcester Mahmann
Hospital- Human Svcs.-
281 Lincoln Street
Worcester, MA

- Isabel Melendez, Director
Lawrence Community Action
Bay State Building, 4-Fl.
Lawrence, MA 01842

Lawrence Commu
Action Native A
Bay State Buil
Lawrence, MA C

Lawrence Housing
Authority
353 Elm Street
Lawrence, MA 01842

Jewish Family Svcs. of
Greater Lawrence
430 North Canal Street
Lawrence, MA 01840

Greater Lawrenc
Action Program
Bay State Buil
Lawrence, MA C

Russ Moran, Director
Elder Svcs./Merrimack
420 Common Street
Lawrence, MA 01840

Lawrence Council on Aging
201 Haverhill Street
Lawrence, MA

Rev. Alfred Jon
Third Baptist C
Warren Street
Lawrence, MA

Greater Lawrence
Ecumenical Ministry
2 Wyman Street
Lawrence, MA

Spanish Church of God
54 Lawrence Street
Lawrence, MA

Spanish Catholi
15a Newbury Str
Lawrence, MA

Massachusetts Rehab.
499 Essex Street
Lawrence, MA 01840

Div. of Rehab. Services,
Lawrence General Hospital
Lawrence, Mass.

Northeastern Ma
Independent Liv
4249 Broadway
Lawrence, MA

N.E. Rehab. Hospital
One Rehabilitation Way
Woburn, MA

Mass. Rehab. Hospital
125 Nashua Street
Boston, MA

American Red Cr
430 North Canal
Lawrence, MA

St. Andrew's Episcopal
Church
7 Messer Avenue
Methuen, Mass.

Redeemer Lutheran Church
218 Berkeley Street
Methuen, MA

St. Georges Chu
10 Phillips Str
Methuen, MA

St. Lucy's Parish
254 Merrimack Street
Methuen, Mass.

St. Monica's Rectory
231 Broadway
Methuen, MA

St. Theresa's R
22 Plymouth Str
Methuen, MA

Cerebral Palsy Assoc.
of Merrimack Valley
121 Marston Street
Lawrence, MA

Director of Social Svcs.
Bon Secours Hospital
70 East Street
Methuen, MA

Marsh Corner Co
Church
317 Pelham Stre
Methuen, MA

Marlboro Council for Aging
Mrs. Catherine Balsick
250 Main Street
Marlboro, MA 01752

Clinton CAC
156 Church Street
Clinton, MA 01510

Three Pyramids
Comprehensive Pa
66 Day Street
Fitchburg, MA 0

Montachusett Opportunity
Council
305 Whitney Street
Leominster, MA 01453

Rural Housing Improvement
218 Central Street
Winchendon, MA 01475

Action Council
1276 Main Street
Acton, Mass. 01

Concord/Carlisle Human
RTS Council
20 Wits End Road

Social Concern Commission
First Parish Church
24 Vernon Street

Human Relations
Memorial Building
Framingham, MA

So. Middlesex Legal Svcs.
36 Concord Street
Framingham, MA

Unitas, Inc.
48 Lawrence Street
Lovell, MA 01852

Arlington CDC
511 Hampshire S
Lawrence, MA 0

Spanish-American Center
7 Merrian Ave.
Leominster, MA

Fitchburg Spanish Center
444 Water Street
Fitchburg, MA

Fitchburg Spani
122 Harvard Str
Fitchburg, MA

Widow's Society in Boston
581 Bolyston Street
Boston, MA

Community Day Care
For the Elderly
50 Sutherland Road
Brookline, MA 02160

West Suburban E
Services, Inc.
1001 Watertown
Newton, MA

Chinese American Civic
Association
18 Oxford Street
Boston, MA

Catholic Charitable
Bureau of the Archdiocese
49 B. Franklin Street
Boston, MA

Family Service
Headquarters
61 Brookline Av
Boston, MA

Catholic Charitable Bureau
of the Archdiocese of Boston
1895 Centre Street
W. Roxbury, MA

Mass. Senior Action Council
277 Broadway
Somerville, MA

Brookline Multi
Senior Service
90 Longwood Ave
Boston, MA

New England Spinal Cord
Injury Foundation
369 Elliot Street
Newton, MA

Jewish Family & Children's
Services
31 New Chardon Street
Boston, MA

Boston Mutual
236 Huntington
Boston, Mass.

Legal Research Services
For the Elderly
2 Park Square

Information & Referral for
Human Service-United Way
87 Kilby Street

Uxbridge Housi
Calumet Court
Uxbridge, MA

United South End Settlements
566 Columbus Ave.
Boston, MA 02118

South End Neighborhood Action Prog.
465 Columbus Avenue
Boston, MA 02116

Inquilinos Boricuas en Accion
405 Shawmut Ave.
Boston, MA 02118

St. Stephens Church
419 Shawmut Ave.
Boston, MA 02118

Union Methodist Church
465 Columbus Ave.
Boston, MA 02118

Peoples Baptist Church
830 Tremont St.
Roxbury, MA 02119

Emmanuel Gospel Center
2 San Juan Street
Boston, MA 02118

Cardinal Cushing Center
1375 Washington St.
Boston, MA 02118

Columbus Avenue A.M.E. Church
600 Columbus Ave.
Boston, MA 02118

New Hope Baptist Church
740 Tremont St.
Boston, MA 02118

Cathedral Of The Holy Cross
Rectory
75 Union Park Street
Boston, MA 02118

Cooper Community Center
1891 Washington St.
Roxbury, MA 02119

Warwick House
1 Warwick St.
Roxbury, MA 02119

Chinese American Civic Center
Tyler Street
Boston, MA 02111

Chinese Golden Age Center
5 Oak St.
Boston, MA 02111

Chinese Economic Development Center
31 Beach Street
Boston, MA 02111

Boston Chinese Evangelical Church
249 Harrison Ave.
Boston, MA 02111

Boston Chinese Youth Essential Service
199 Harrison Ave.
Boston, MA 02111

Roxbury Multi-Service Center
317 Blue Hill Ave.
Roxbury, MA 02119

Roxbury/North Dorchester APAC
2249 Washington St.
Dorchester, MA 02124

Roxbury Comprehensive Health Center
435 Warren St.
Roxbury, MA 02119

Alianza Hispana
413 Dudley Street
Roxbury, MA 02119

Harvard Street Neighborhood Health Center
895 Blue Hill Ave.
Dorchester, MA 02124

Codman Square Health Center
6 Norfolk Street
Dorchester, MA 02124

Uphams Corner Health Center
500 Columbia Road
Dorchester, MA 02125

South Boston Neighborhood House
521 E. Seventh St.
South Boston, MA 02127

Boston Indian Council
105 So. Huntington Ave.
Roxbury, MA 02120

Federated Dorchester Neighborhood Hse.
985 Dorchester Ave.
Dorchester, MA 02122

East Boston Social Center
68 Central Square
East Boston, MA 02128

Southwest Boston Community Centers
780 American Legion Highway
Roxbury, MA 02131

JFK Family Service Center
27 Winthrop St.
Charlestown, MA 02129

North End Union
20 Parmenter Street
Boston, MA 02113

Muhammed's Mosque #11
10 Washington St.
Dorchester, MA 02121

Crispus Attucks Day Care Center
105 Crawford St.
Roxbury, MA 02119

Busy Bee Day Care Center
100 Hutchings St.
Roxbury, MA 02119

Nuestra Comunidad Development Corp.
391 Dudley Street
Roxbury, MA 02119

Roxbury Boys' & Girls' Club
115 Warren St.
Roxbury, MA 02119

Lena Park CDC
150 American Legion Highway
Dorchester, MA 02124

Cape Verdean Community House
339 Dudley Street
Roxbury, MA 02119

Roxbury Children's Services
22 Elm Hill Ave.
Roxbury, MA 02119

Lena Park Housing Development Corp.
& Neighborhood Center
150 American Legion Hwy.
Dorchester, MA 02124

Echo Day Care Center
199- 205 Norfolk St.
Dorchester, MA 02124

Codman Square Health Center
6 Norfolk St.
Dorchester, MA 02124

Dorchester APAC
110 Clayborn St.
Dorchester, MA 02124

Massachusetts Jurisdiction Prince H.
Masonic Grand Lodge
18 Washington St.
Dorchester, MA 02124

Twelfth Baptist Church
160 Warren Street
Roxbury, MA 02119

St. Mark Congregational Church
200 Townsend St.
Roxbury, MA 02119

Elliot Congregational Church
120 Walnut Ave
Roxbury, MA 02119

Emanuel Temple Pentacostal Church
10 - 20 George St.
Boston, MA 02118

South Middlesex Opportunity
Council
36 Concord Street
Framingham, MA 01701

Unitas
48 Lawrence Street
Lowell, MA

J Pyramids
66 Day Street
Fitchburg, MA

West Suburban Open Housing
Council
34 Everett Street
Concord, MA

MOC Nutrition Center
94 Fairmont Street
Fitchburg, MA

Fitchburg-Leominster
Community Action
75 Day Street
Fitchburg, MA

Organization for Portuguese
Immigrants
P.O. Box 40
Hudson, MA

W.H.E.A.T.
156 Church Street
Clinton, MA

So. Middlesex Oppo
Council
36 Concord Street
Framingham, MA 017

Form 7

NON-DISCRIMINATION STATEMENT

As a condition of receiving NHT-controlled funds, land, or other benefits, I, Syvalia Hyman III representing UDC Housing Development Corporation, General Partner of the Roxbury Corners Limited Partnership, agree not to discriminate or permit discrimination on the basis of race, color, religion creed, marital status, sex, age, ancestry, sexual preference, military status, handicap, national origin, source of income, or presence of children (except in the case of an elderly project) in the lease, or use and occupancy of the property located at Parcel 29A (1797-1815 Washington Street, Boston, MA) SE 70-71 (1777-1789 Washington Street, Boston, MA).

Furthermore, I agree to comply with the attached Affirmative Marketing Plan and to maintain a record of all newspaper ads, outreach letters, translations, and leaflets and any other outreach efforts as described in the attached plan. These will be available for review by the Neighborhood Housing Trust or its designee upon request.

I understand that I shall be able to proceed with completion of my project if I have taken every step outlined in the City-approved Affirmative Marketing Plan. Compliance shall be determined by the Neighborhood Housing Trust or its designee. If I have not adequately complied with the City-approved plan, I shall be required to conduct additional outreach or marketing efforts as determined by the Neighborhood Housing Trust or its designee.

Owner

Date

Syvalia Hyman III
March 30, 1990
President
UDC Housing Development
Corporation General Partner
Roxbury Corners Limited
Partnership

FORM 8

NEIGHBORHOOD HOUSING TRUST
ARSON COMMISSION INFORMATION REQUEST

PART I, PROPERTY INFORMATION

Property Address: 705 Massachusetts Ave.
434 Massachusetts Ave.

Section of City: Roxbury

Ward/Parcel Numbers: #9

Property Owner Name: UDC
434 Massachusetts Avenue
Boston, MA

PART II, ARSON COMMISSION INFORMATION

Has the subject property owner been convicted of an arson related crime? _____

Is the subject property owner currently under investigation by the Arson Squad? _____

Comments _____

FORM 9

NEIGHBORHOOD HOUSING TRUST
FAIR HOUSING COMMISSION INFORMATION REQUEST

PART I, PROPERTY INFORMATION

Property Address: 705 Massachusetts Ave.
434 Massachusetts Ave.

Section of City: Roxbury

Ward/Parcel Number: #9

Property Owners Name: UDC
434 Massachusetts Avenue
Boston, MA

PART II, FAIR HOUSING COMMISSION INFORMATION

Has the subject property owner been found to be in violation of Fair housing laws? _____

Is the subject property owner currently in mediation with MCAD or Fair Housing Commission? _____

Was the person cooperative with the Commission? Yes _____
No _____

Comments _____

FORM 10

NEIGHBORHOOD HOUSING TRUST
RENT EQUITY BOARD STATUS REQUEST

PART I, PROPERTY INFORMATION

Property Address: 705 Massachusetts Ave.
434 Massachusetts Ave.

Section of City: Roxbury

Ward/Parcel Number: #9

Property Owner Name: UDC
434 Massachusetts Avenue
Boston, MA

PART II, RENT EQUITY BOARD INFORMATION

Property Registered: Yes _____ (see rent toll Page 2)
No _____

If Registered:

1. Property Exempt? Yes _____ No _____
- A. Reason for Exemption Ruling: _____
- B. Date of Exemption Ruling: _____
2. Number of Units registered:
(if not exempt) _____
- A. Number of Units Rent Controlled: _____
- B. Number of Units vacancy decontrolled: _____

(See over for page 2)

Property Address: Mass Square / 705 Massachusetts Avenue
Ward/Parcel Number: 434 Massachusetts Avenue / 705 Massachusetts Ave.
Boston, Massachusetts

Boston, Massachusetts

UNIT #	CONTROLLED	DECONTROLLED
1		
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Outstanding violations

Does owner of this property have any outstanding complaints before

Yes _____ No _____

If yes, please specify _____

FORM 11

NEIGHBORHOOD HOUSING TRUST
TAX TITLE DIVISION INFORMATION REQUEST

PART I, AFFIDAVIT: APPLICANT'S DISCLOSURE OF PROPERTY OWNED

List all property that each applicant presently owns or has in the City of Boston:

1. 705 Massachusetts Avenue, 705 Massachusetts Avenue, Boston, MA
2. Massachusetts Square, 434 Massachusetts Avenue, Boston, MA

List all property that is now owned in the City of Boston by any corporation, trust, partnership or joint venture that you are now associated with:

Equity
NONE

Property Address

List all property that was owned in the City of Boston by any corporation, trust, partnership or joint venture that you were associated with, during the period of your association with that entity:

434 MASSACHUSETTS AVENUE

Form 11/pg.2

The above information is true and complete to the best of my knowledge.

Syvalia Hyman III
Applicant Signature

March 20, 1990
Date

Syvalia Hyman III, UDC
Typed in name

Co-Applicant Signature

Date

Typed in name

PART II, TAX TITLE DIVISION REPORT

Attached please find the applicant's disclosure of Property owned Affidavit. Please review the information and inform me if there is any reason why this applicant should not be considered for funding by the Neighborhood Housing Trust due to present or past tax problems.

=====

I have received the attached information and

_____ I have cleared this applicant for participation in the Neighborhood Housing Trust's funding program.

_____ I find that this applicant is not eligible for participation in the Neighborhood Housing Trust's funding program for the following reason(s).

Signature

Title

Date

9

10

SITE: (Describe in Narrative, Attach Maps)

Parcel 29A (1797-1815 Washington Street) is currently a 24,024 square foot vacant lot located on the southwest corner of Washington Street and Northampton Street in the South End of Boston. The property is bordered by Mandel Apartments to the south and Grant Manor to the east (across Washington Street). Parcel 29A was owned by the Boston Redevelopment Authority, and designated to the developers under the South End Neighborhood Housing Initiative.

Parcel SE70-71 (1777-1789 Washington Street) is located on the opposite corner of Washington Street and Northampton Street, directly north of the Parcel 29A site. It consists of a four story building facing onto Washington Street and a two story structure on Northampton Street. Now vacant with the exception of some of the first floor commercial space, it previously housed a residential units, as well as the Baby Tiger Gym, and assorted retail shops.

DIRECTIONS TO THE SITE

Via Public Transportation:

Take the Orange Line Rapid Transit Train toward Forest Hills from any downtown Station. Ride to the Massachusetts Avenue Rapid Transit Station. Go to the street level, take a number one Dudley/Harvard Bus, ride it to the Massachusetts Avenue/Washington Street Stop. Walk across Washington Street and turn left. The site is one block from the corner of Washington Street and Massachusetts Avenue.

Via Automobile:

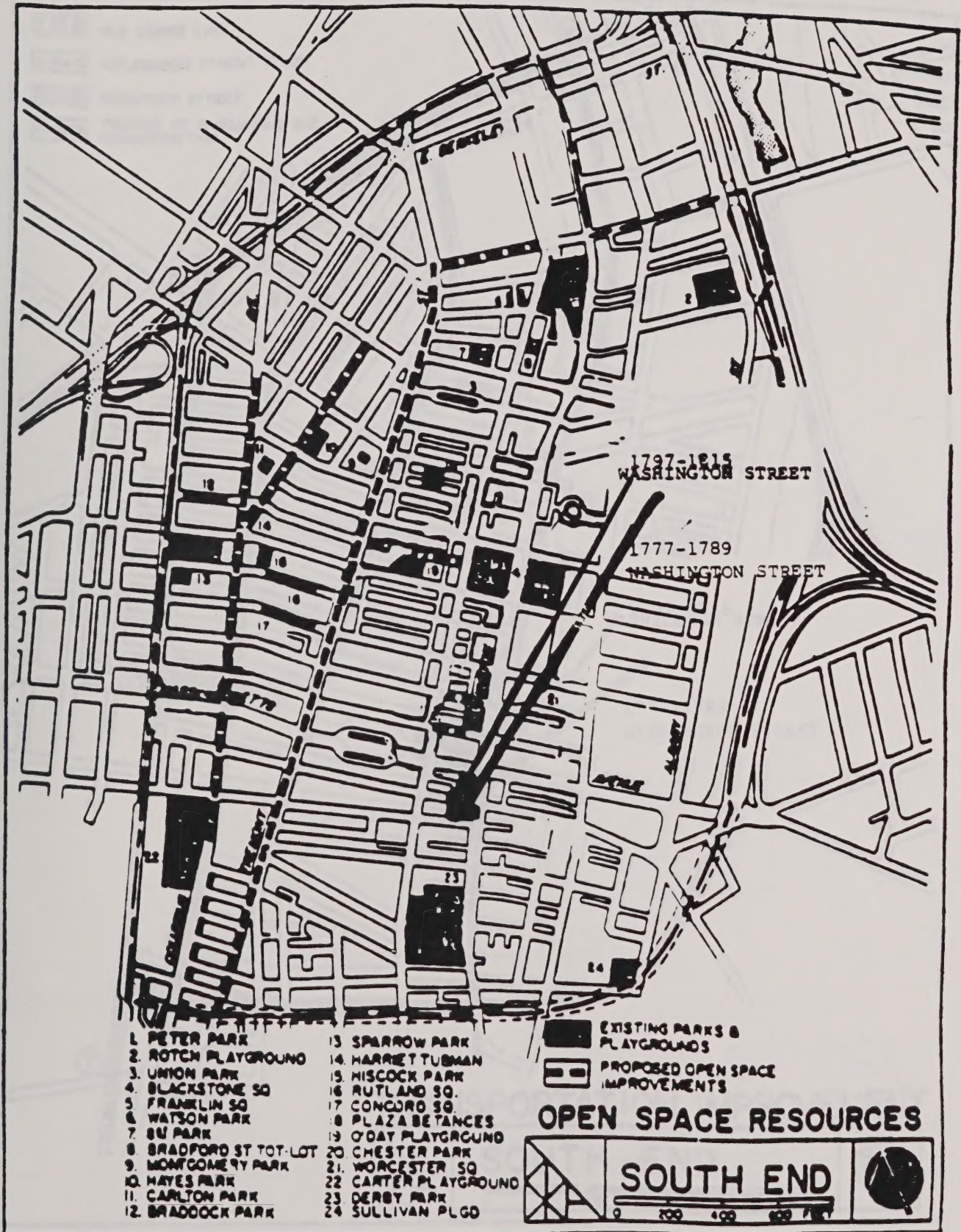
Drive up Tremont Street toward the South End/Lower Roxbury Neighborhood. Take a left on Herald Street near the Castle Square Housing Development. Drive two blocks to Harrison Avenue, take a right. Drive up Harrison Avenue to Massachusetts Avenue, which will be the fifth traffic signal. Drive across Massachusetts Avenue to Northampton Street. Make a right turn, drive to Washington Street. The site is located on the left at the corner of Washington and Northampton Streets.

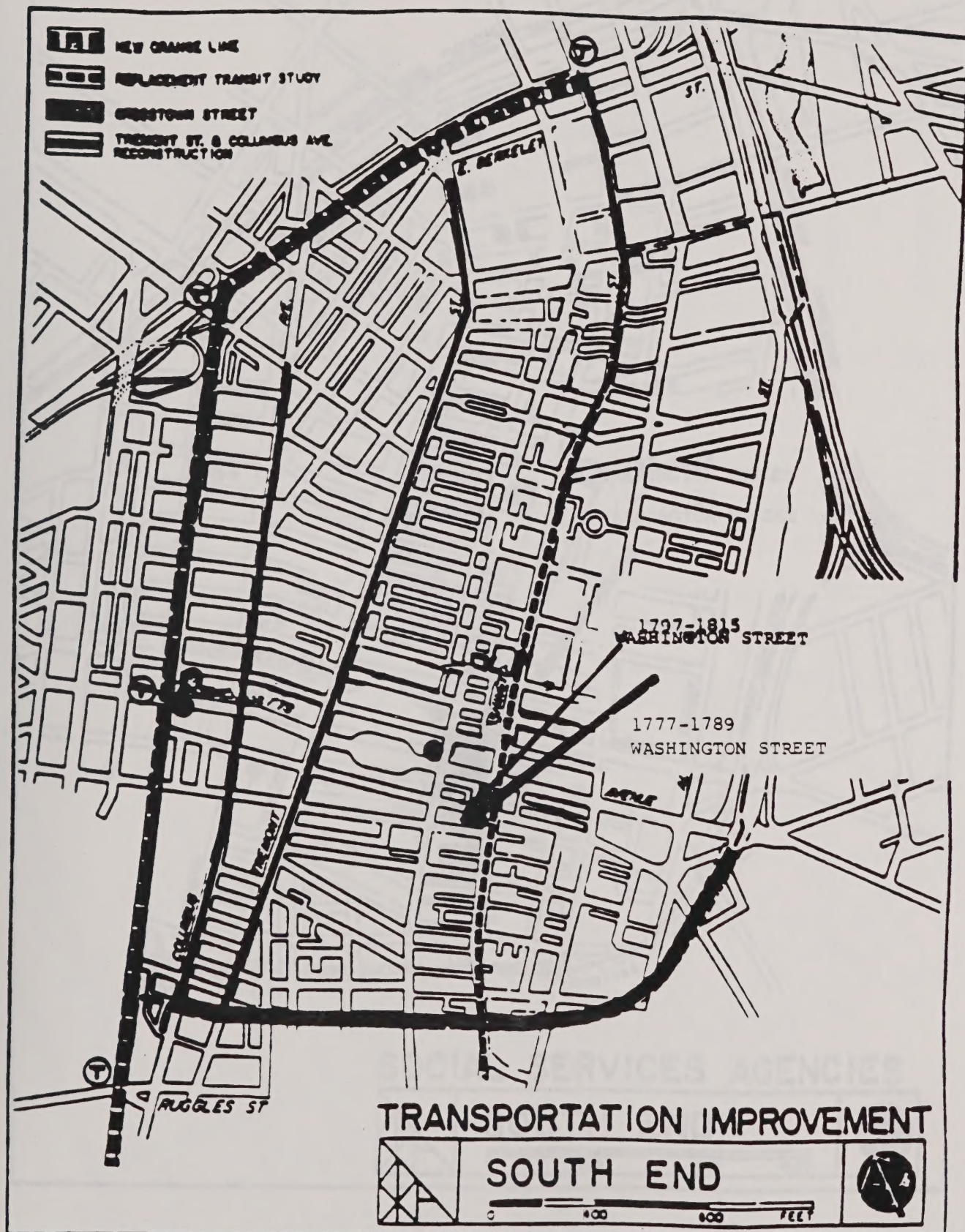
South and Lower Roxbury

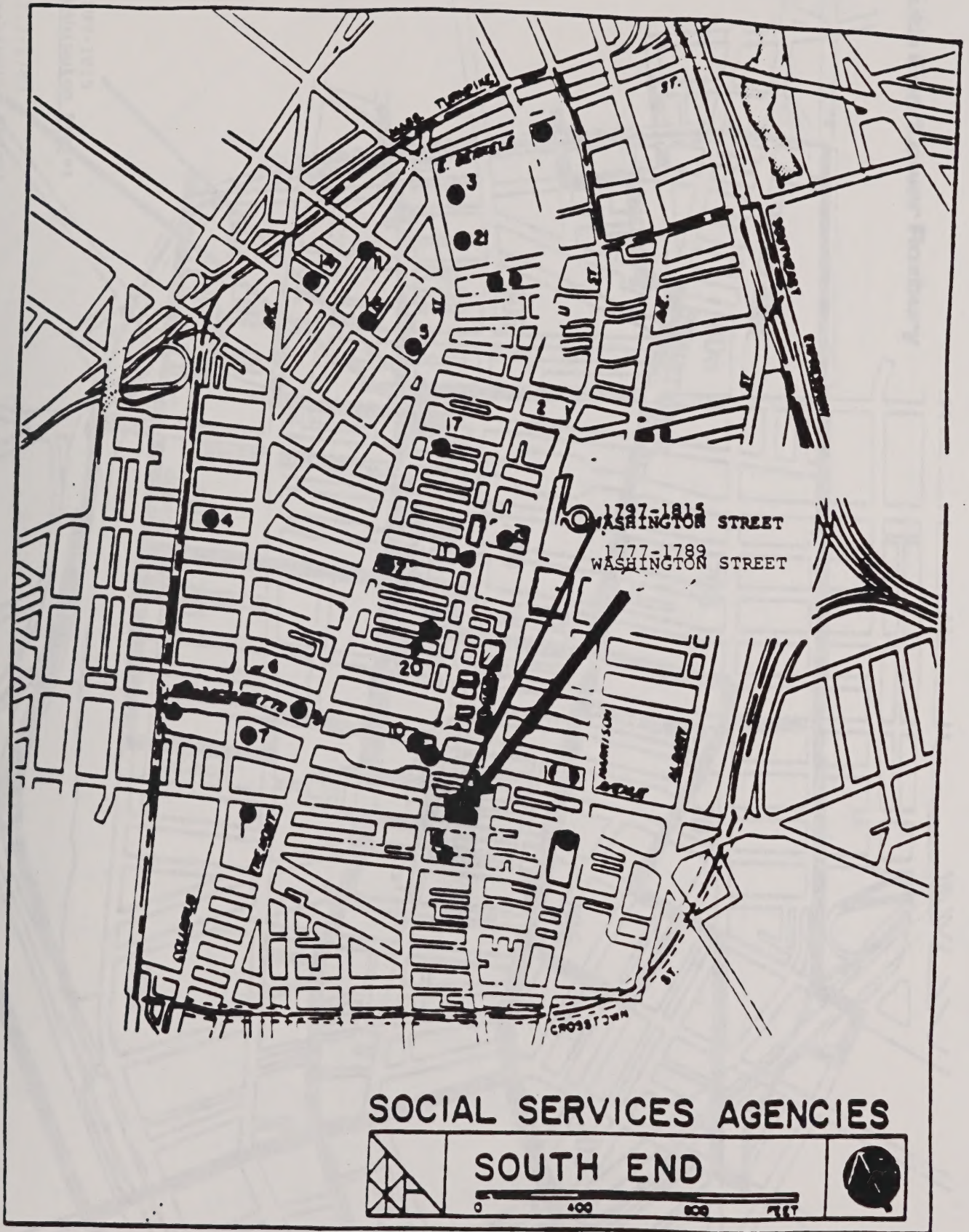


1797-1815
Washington Street

1777-1789
Washington Street







South End/Lower Roxbury



1797-1815
Washington Street

1777-1789
Washington Street

97-1815 WASH/ TON STREET



NATIONAL REGISTER
PROPERTIES

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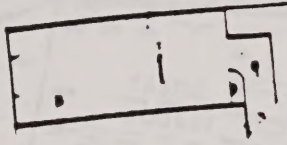
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APR 11 1974

Question 32: Historic

Project is outside
National Registry
boundaries.

1777-1789 WASHINGTON STREET
1797-1815 WASHINGTON STREET

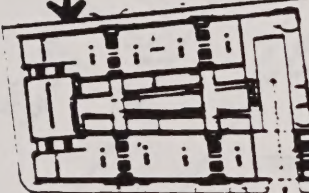
Phase 20A



Washington Street

Washington Street

Phase 20A



Washington Street

Washington Street

Site Plan/Basement

1777-1789



ROXBURY CORNER HOUSING

100 Washington Ave
Boston, MA 02115
617 487 6400

United South End
Lower Roxbury
Development
Corporation

ROXBURY
CORNER
HOUSING

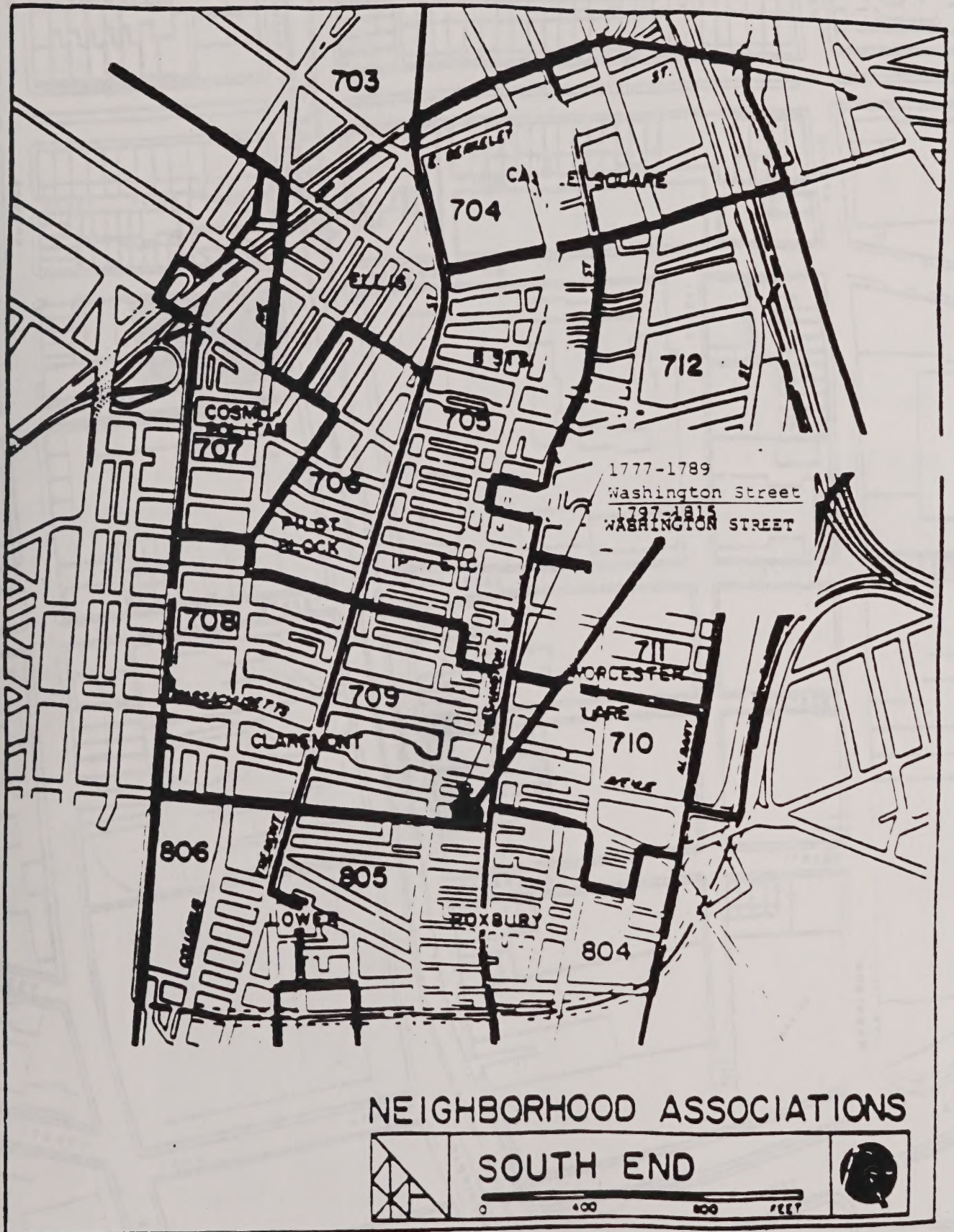
0116 14 4400
www.rosehill.com



SOUTH END URBAN RENEWAL AREA

BOSTON REDEVELOPMENT AUTHORITY

R 56





EAST SPRINGFIELD STREET

STREET

STREET

SHADY STREET

WASHINGTON STREET

CORSET PLACE

AVENUE

STREET

STREET

STREET

EAST LENOX

STREET

THORNDIKE

STREET

HARRISON

AVENUE

SE 70-71

WASHINGTON STREET

29

STREET

EAST LENOX

STREET

STREET

BALL

STREET

WASHINGTON

STREET

PARKING



Northampton Street - Right Property Line



Left Property Line - Parcel 29A



Left Property Line - Parcel 29A



Tall Building - Left Property
Line



Corner of Northampton Street
and Washington Street



Northampton Street across
from Washington Street

PARCEL 29A



Washington Street - Left
property line



Parcel 29A Lot



Parcel 29A Lot

Roxbury Corners



Across from Parcel 29A Site



Northampton Street from Site



Building at left of Parcel 29A

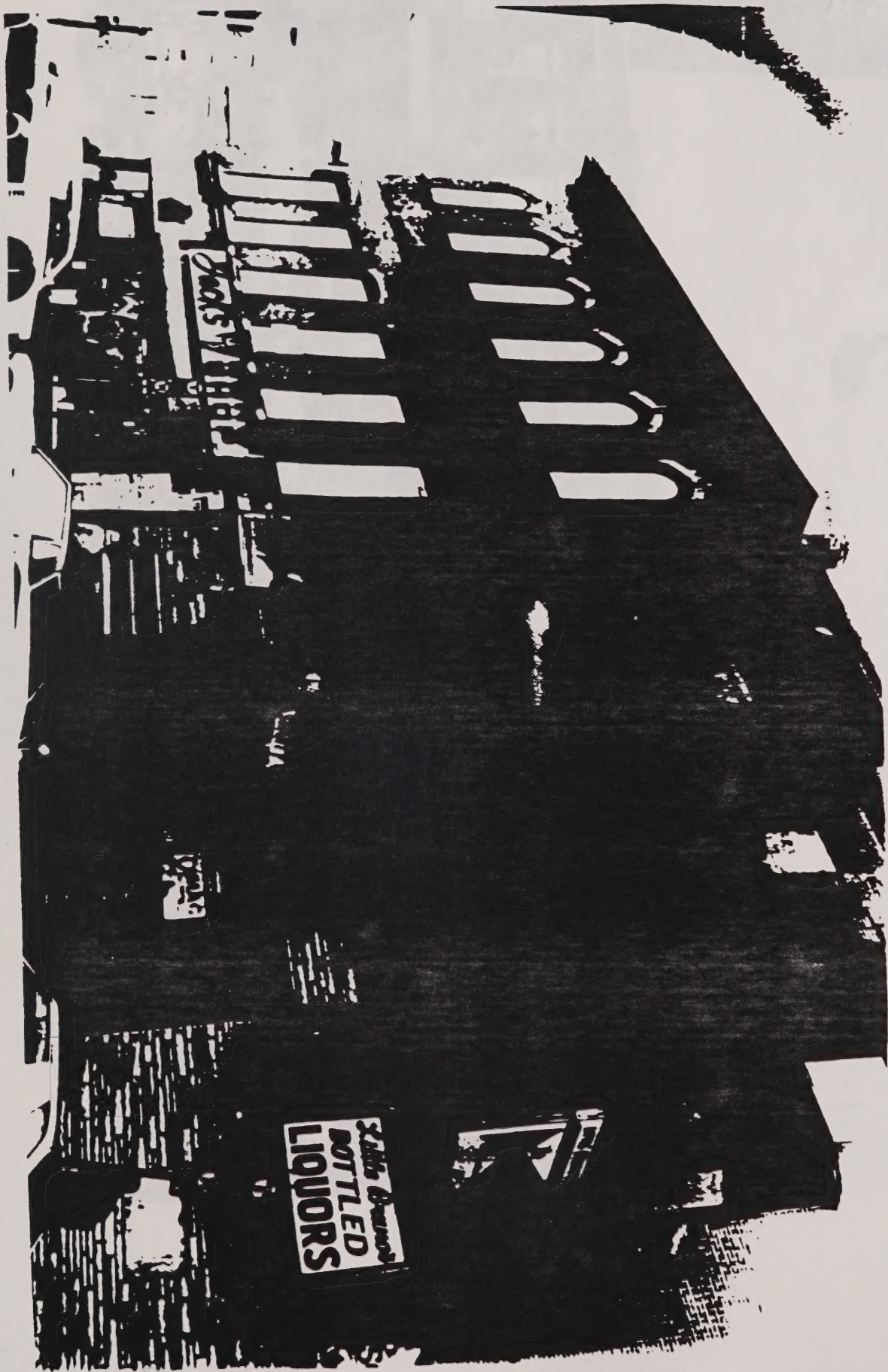
PARCEL SE 70-71

PARCEL SE70-41: NORTHAMPTON STREET FRONT VIEW

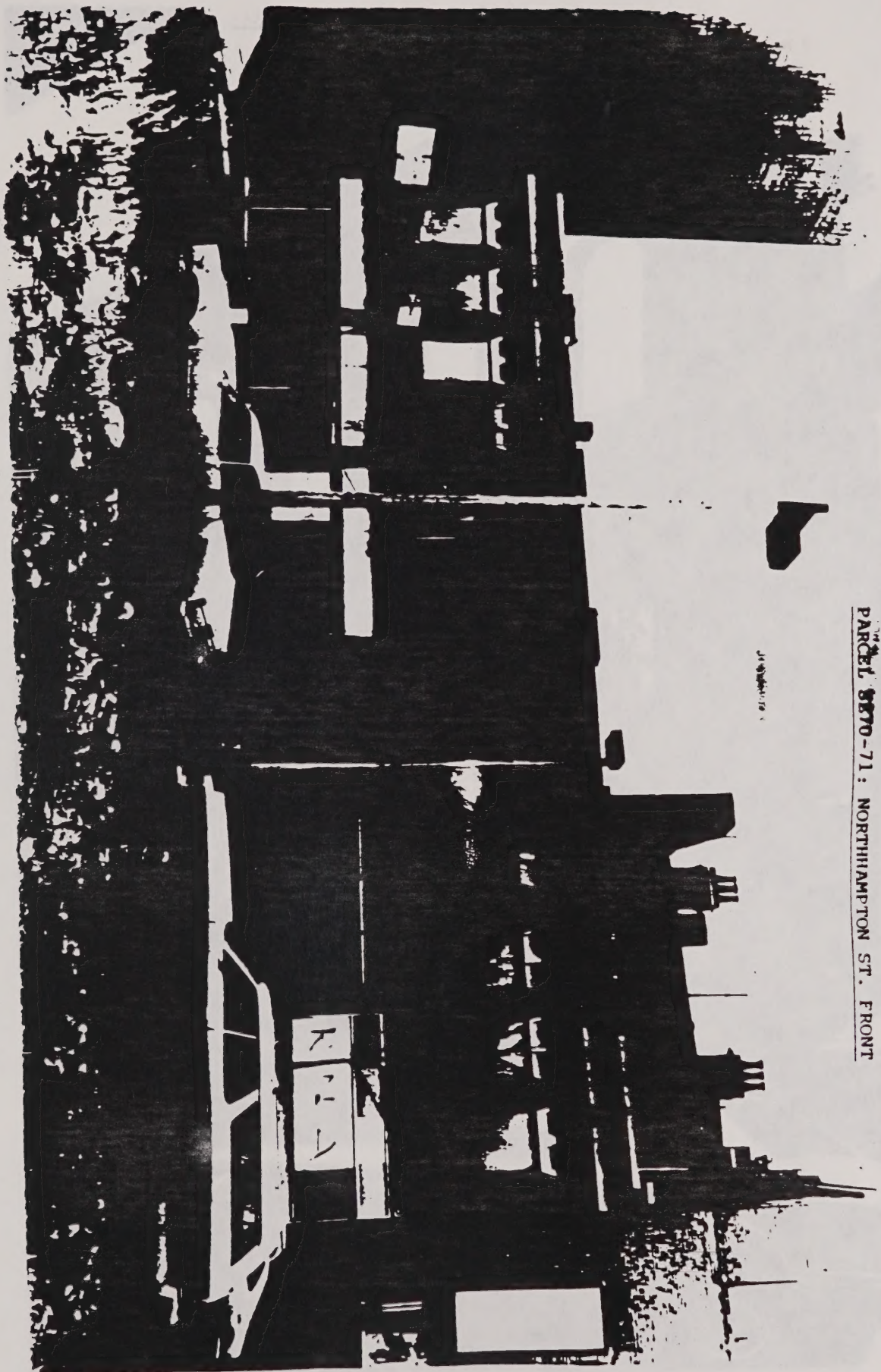




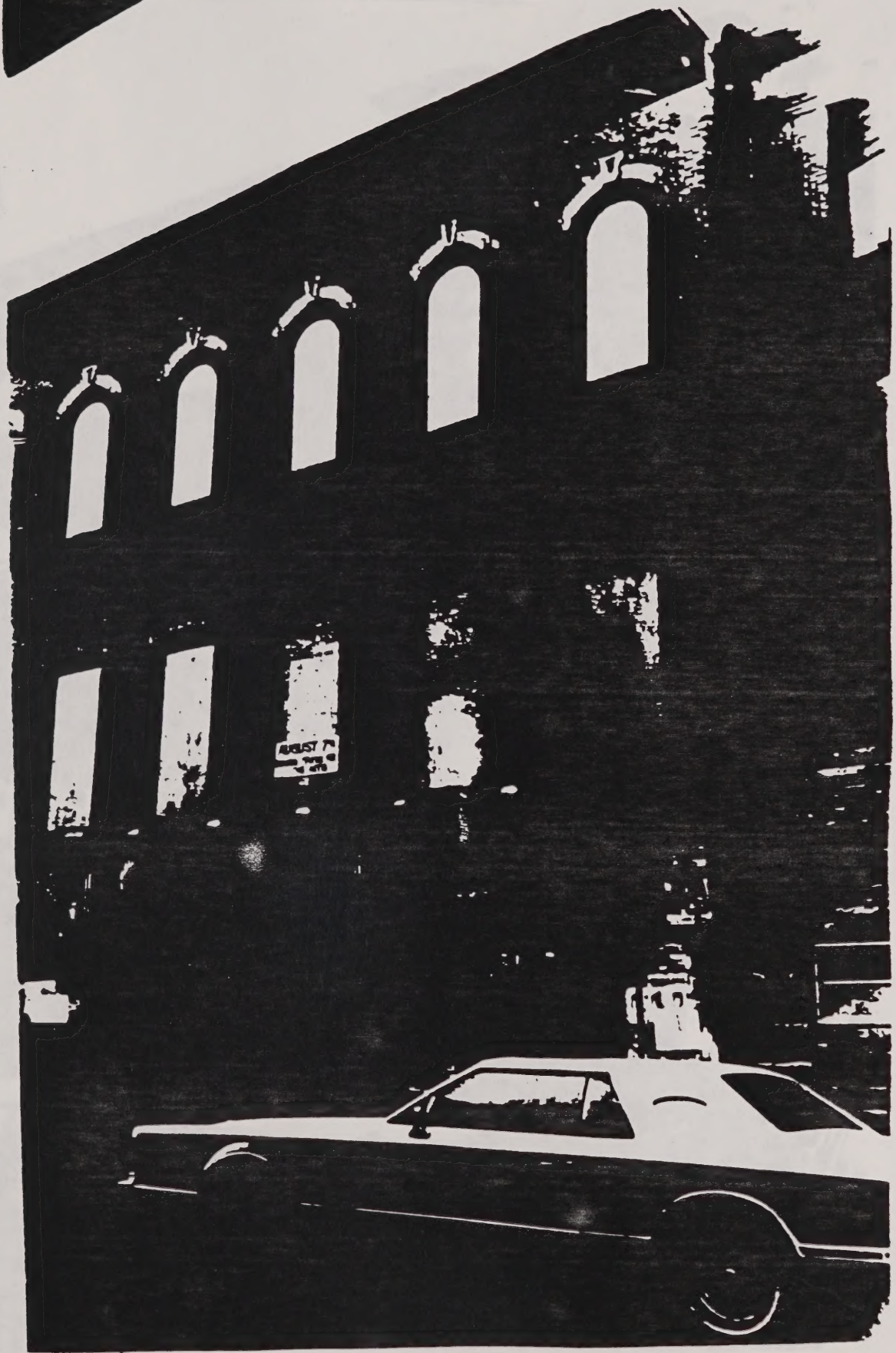
PARCEL SE70-71: FRONT VIEW-WASHINGTON STREET



PARCEL 8870-71: NORTHAMPTON ST. FRONT

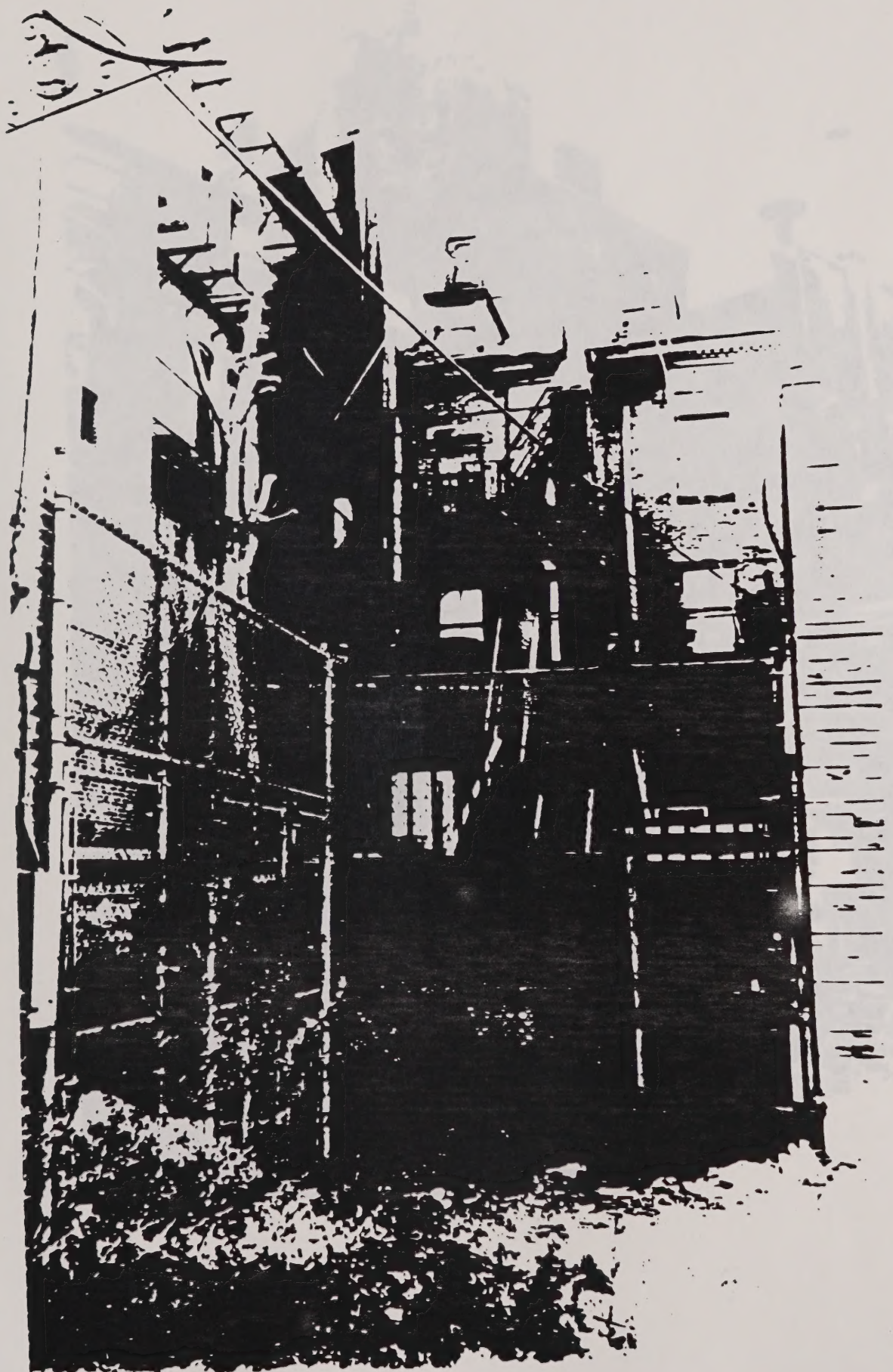


PARCEL SETC-71: FRONT VIEW

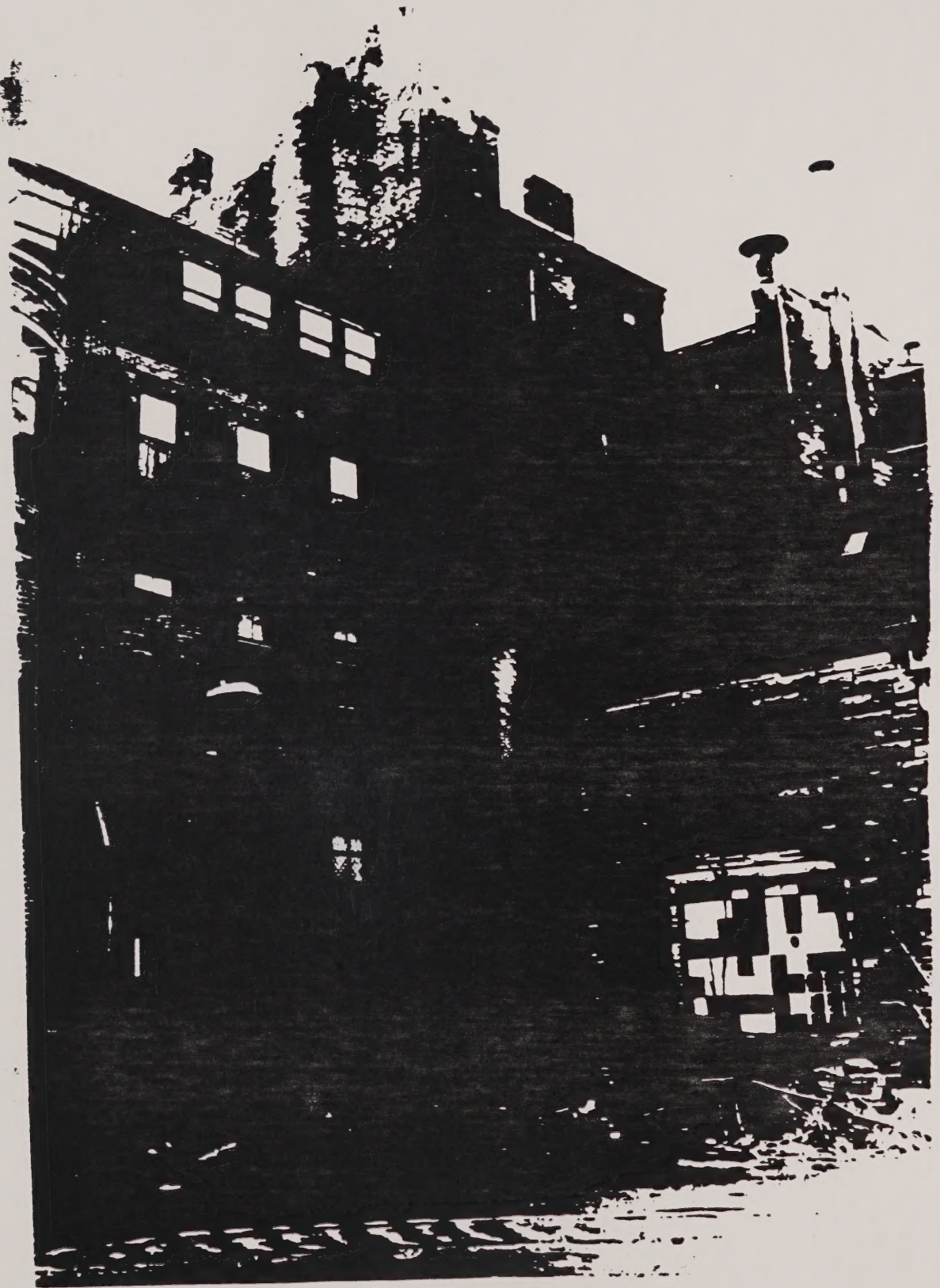




PARCEL SE70-71: REAR VIEW



PARCEL SE70-71: REAR VIEW



SOUTH END NEIGHBORHOOD SERVICE CENTER

LETTERS OF SUPPORT FOR PROJECT

April 2, 1983

Dear Sirs:

I am writing to you

in support of the South End Neighborhood Service Center

and the development of the South End

Neighborhood Service Center

in the South End

Dear Sirs:

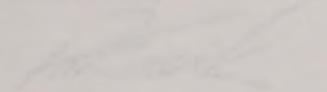
As a participant in the advisory design team leading in the development of the South End Neighborhood Service Center, I would like to express my support for the development of the South End Neighborhood Service Center and the development of the South End Neighborhood Service Center.

The design presented to the South End Neighborhood Service Center is a design which is both functional and aesthetically pleasing. The design is a design which is both functional and aesthetically pleasing. The design is a design which is both functional and aesthetically pleasing.

The South End Neighborhood Service Center is a center which is both functional and aesthetically pleasing. The South End Neighborhood Service Center is a center which is both functional and aesthetically pleasing.

At this time, we wish to express our support for the design of the South End Neighborhood Service Center. We wish to express our support for the design of the South End Neighborhood Service Center.

Sincerely,



Mr. Daniel

Director

Copy to: South End Neighborhood Service Center, 134, 136

SOUTH END

NEIGHBORHOOD SERVICE CENTER

"We Still Have The Dream"



August 29, 1989

Ms. Maria Faria
Project Manager
South End Neigh. Housing Initiative (SENH)
Boston Redevelopment Authority
One City Hall Plaza
Boston MA 02201

Dear Maria,

As a participant in the schematic design review hearing on the development know as Roxbury Corners on August 28th, I found the presentation by the development team of the United South End-Lower Roxbury Community Development Corporation (UDC) to be thought-provoking and informative.

The design presented by UDC for the two very different parcels showed efficiency and sensitivity to the needs of the family occupancy. The massing is in keeping with community standards, and the overall facades facing Washington Street and West Springfield Street are in keeping with the community's desire to enhance Washington Street so that it once again becomes a grand boulevard.

We at the South End Neighborhood Service Center of ABCD (SNAP) are confident that the UDC and the architect will continue their studies of the security aspects of the design.

At this time, we wish to state for the record that we commend the UDC for the schematic design, and we urge the Boston Redevelopment Authority to approve this phase, and move into the final design review process.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Pat Cusick', written over a horizontal line.

Pat Cusick
Director

Copy to: Sylvalia Hyman, III, UDC

10 Hammond Street
Roxbury, MA

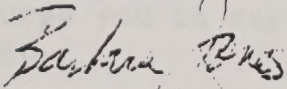
October 13, 1989

Boston Redevelopment Authority
Boston City Hall
Boston, MA 02201
To the Attention of Maria Faria, SENHI

Dear Ms. Faria:

As the manager of the Mandela housing development, I met with representatives of UDC and have reviewed their design for the proposed Roxbury Corners cooperative housing development. Residents of Mandela are pleased with the plans for this project and look forward to seeing it in the neighborhood. Please give the project's design approval. Thank you.

Sincerely,


Barbara Jones

304 Columbia Avenue Boston, MA 02127-7607
SOUTH NEIGHBORHOOD SERVICE CENTER
34 Hammond Street, 1A
Roxbury, MA

October 13, 1989

Ms. Maria Faria
BRA - SENHI
Boston City Hall
Boston, MA 02201

Dear Ms. Faria:

I am a resident of the Mandela development in Lower Roxbury and have met with representatives of UDC, the developer of Roxbury Corners. I think they have a nice design for this project and urge you to expedite the approval of the design.

Sincerely,

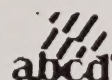
Mary Hill

Mary Hill

SOUTH END

NEIGHBORHOOD SERVICE CENTER

"We Still Have The Dream"



October 12, 1988

Maria Faria
Project Manager
South End Neighborhood Housing Initiative (SENH)
Boston Redevelopment Authority (BRA)
One City Hall Square
Boston, Massachusetts

Dear Maria,

On behalf of the South End-Lower Roxbury Housing & Planning Coalition, I wish to offer comment, on the design of Roxbury Corners (parcels SE-70 and 422-4), as proposed by the United South End Lower Roxbury Community Development Corporation (UDC).

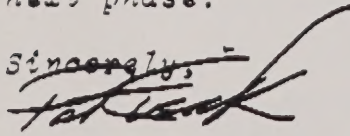
As a participant at last night's Community Design Review of the Roxbury Corners parcels, I was most encouraged by UDC's progress since the initial schematic design review. All of the community concerns raised at the initial review seem to have been met. The security concerns will be, for the most part addressed architecturally, by the smaller arch and the very creative change in the design of the transitway. The proposed gates and especially the "perforations" will lessen the tunnelling effect and increase safety.

The revisions in the facade on Northampton Street (29-A) have made a dramatic change, eliminating the previous monotonous effect and enhancing the entire structure.

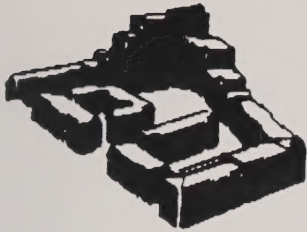
Overall, the architects have overcome a difficulty, by designing buildings which meld in with the existing historic structures abutting SE-70-71, are in consort with existing community standards, and will blend nicely with the proposed Parmelee Court across the street.

The SE-LR Housing & Planning Coalition wishes to state for the record that it endorses and approves of the design of Roxbury Corners, and encourages both UDC and the BRA to move into the next phase.

Sincerely,

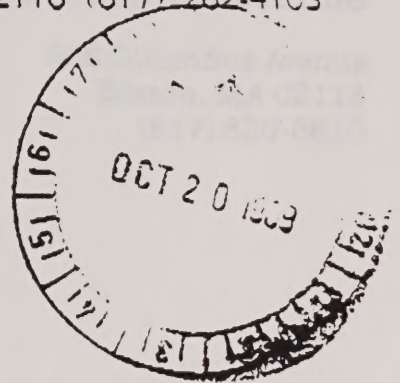

Pat Cusiak
for the
South End-Lower Roxbury Housing & Planning Coalition

cc. Sylvia Kyman III, UDC



Tent City Corporation

130 Dartmouth Street, Boston, MA 02116 (617) 262-4103



October 13, 1989

Ms. Maria Faria
Director, Senhi
Boston Redevelopment Authority
City Hall
Boston, MA 02201

Dear Ms. Faria:

We are writing in support of the design developed by United South End/Lower Roxbury Development Corporation in its Roxbury Corners Development. UDC and its architects have worked with the community in the design process and we feel community concerns have been well addressed.

Sincerely,

Betty Meredith
Executive Director

BM/pl

UNITED SOUTH END SETTLEMENTS
Harriet Tubman House

566 Columbus Avenue
Boston, MA 02118
(617) 536-8610

FRIEDA GARCIA
Executive Director

November 28, 1988

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HONORARY MEMBERS

FLORENCE B. LESUEUR
HELEN MORTON

Mr. Stephen Coyle, Director
Boston Housing Authority
One City Hall Square
Boston, MA 02201

Dear Mr. Coyle:

We would like to go on record in support of the proposal submitted by United South End/Lower Roxbury Development Corporation (UDC) to redevelop BRA parcels SE70, SE71, and RR32.

UDC is a community development corporation with a demonstrated track record in business financing and real estate development. UDC proposes to produce approximately 16 units of mixed-income housing, in addition to parking, and retail space on these parcels. They have put together an impressive development team which includes the Boston Bank of Commerce and the United Neighbors of Lower Roxbury. In addition, it is our understanding the project enjoys the support of the adjacent neighborhood association and tenant groups.

As you may know, UDC was founded with the assistance of United South End Settlements to provide affordable housing and commercial/retail space to enhance the community.

We strongly urge you to select UDC's proposal for parcels SE70, SE71 and RR32. I am available at the above number to answer any questions you may have.

Sincerely,

Frieda Garcia
Frieda Garcia
Executive Director

fg/po

c.c. Thomas O'Malley, BRA
Syvalia Hyman, III, UDC
Kenneth D. Wade, USES



UNITED WAY
OF MASSACHUSETTS BAY

Church of Saint Augustine and Saint Martin

November 30, 1988

Mr. Stephen Coyle, Director
Boston Redevelopment Authority
One City Hall Plaza
Boston, MA 02201

Dear Mr. Coyle:

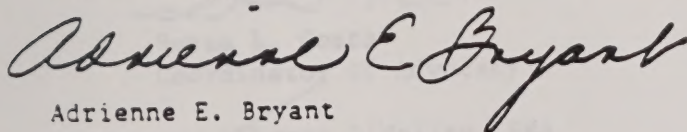
On behalf of the leadership and congregation of the Church of Saint Augustine and Saint Martin, we write to endorse the "Roxbury Corners Housing" proposal submitted jointly by the United South End/Lower Roxbury Development Corp. (UDC), the united Neighbors of Lower Roxbury, and the Boston Bank of Commerce, to build affordable housing, parking and retail space on Washington Street. We would further urge the Boston Redevelopment Authority to designate UDC the developer for parcels SE70, SE71 and RR32.

Our parish has served this community for more than 90 years. We view the growing pressures to relocate our low and moderate income neighbors and friends as a grave injustice. We trust the BRA to be responsible in implementing and supporting Mayor Flynn's publicly stated policy of non-displacement.

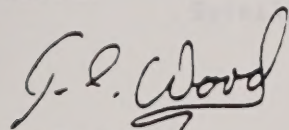
The "Roxbury Corners Housing" proposal comes from the heart of the community. It has been developed by our neighbors, who live and work in this community, with the real needs of our neighbors in mind. It provides a opportunity for persons who have lived here in less glamorous times to share in the prosperity promised by this wave of new development.

We urge favorable consideration of this proposal.

Yours truly,



Adrienne E. Bryant
Warden

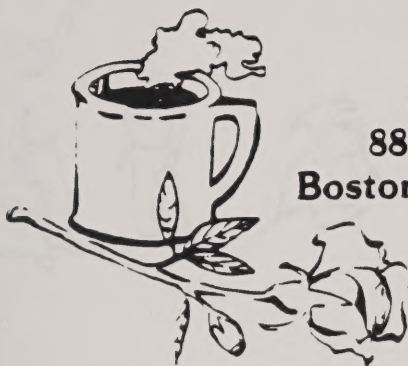


J. C. Woods
Interim Rector

cc: Syvalia Hyman, III UDC

Thomas O'Malley, BRA

29-31 LENOX STREET • BOSTON, MASSACHUSETTS 02118 • (617) 442-6395



ROSIE'S PLACE
889 Harrison Avenue
Boston, Massachusetts 02118
442-9322

November 28, 1988

Mr. Stephen Coyle
Director
Boston Redevelopment Authority
Boston City Hall
Boston, MA 02201

Dear Mr. Coyle:

Rosie's Place enthusiastically supports UDC's proposal to build mixed income housing, parking, and retail space in Lower Roxbury. UDC has been a very supportive neighbor of Rosie's Place in our own development efforts. For some time, we have been aware of UDC's good work and of Val Hyman's energy and dedication toward the betterment of this community.

UDC has demonstrated its ability to implement its development strategies. We are happy that you have chosen UDC as the developer of parcel 29A. Additionally, we urge you to designate this community-based, not-for-profit group for the development of parcels SE70, SE71 and RR32.

Best wishes to you and the BRA Board from the whole community of Rosie's Place, as we continue to work together to improve our neighborhoods.

Sincerely,

Susan L. Costa
Coordinator of Advocacy

cc: Thomas O'Malley, BRA
Syvalia Hyman, III, UDC



BRIDGE EDUCATIONAL RESOURCE CENTER

November 30, 1988

Mr. Stephen Coyle, Director
Boston Redevelopment Authority
Boston City Hall
Boston, MA 02201

Dear Mr. Coyle:

The Bridge Fund, Inc. has served the South End/Lower Roxbury area for over twenty years and has been witness to the massive changes in this area during that time. At this point, we feel it is more important than ever that development be carried out in a sensitive manner, with the full participation of local residents. Therefore, we urge you to designate the United South/End Lower Roxbury Development Corp. (UDC) as developer of parcels SE70, SE71, and RR32, since this organization has demonstrated its commitment to work for and with our community.

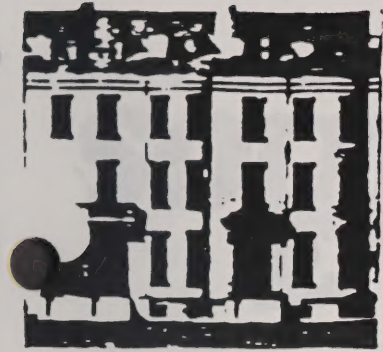
Sincerely,

Peter D. Rodrigues

Peter D. Rodrigues
Executive Director
The Bridge Fund, Inc.

PDR/hb

cc: Thomas O'Malley, BRA
Syvalia Hyman, III, UDC



The Four Corners Neighborhood Association

Jeanette Boone, *president*

521 Shawmut Avenue Boston Massachusetts 02118

November 22, 1988

Mr. Stephen Coyle, Director
Boston Redevelopment Authority
One City Hall Plaza
Boston, Ma. 02203

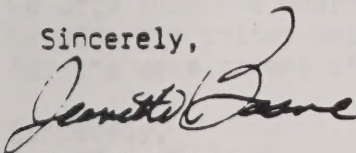
Dear Mr. Coyle:

The Four Corners Neighborhood Association unanimously supports the joint venture proposal of the United South End/Lower Roxbury Development Corp. (UDC) to build sixteen units of affordable housing, parking, and retail space on parcels SE-70, SE-71, and RR-32. UDC's proposal responds to the needs and concerns of the South End/Lower Roxbury communities in a manner which will strengthen and stabilize these communities.

The joint venture between UDC, the United Neighbors of Lower Roxbury, and the Boston Bank of Commerce represents the type of public-private partnership that must exist if we are to make a positive and successful impact in our neighborhoods.

We enthusiastically support this proposal and ask that you designate the participants in this joint venture as the developers of parcels SE-70, SE-71, and RR-32.

Sincerely,



Jeanette Boone
Chairperson

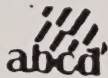
cc: Thomas O'Malley, BRA
Syvalia Hyman, III, UDC

Working for the South End community.

SOUTH END

NEIGHBORHOOD SERVICE CENTER

"We Still Have The Dream"



November 22, 1988

Mr. Robert Farrell
Chairman
Board of Directors
Boston Redevelopment Authority
One City Hall Plaza
Boston, Ma. 02201

Dear Mr. Farrell:

As you know, the South End Neighborhood Service Center of ABCD (SNAP), has been involved in a critical way in the South End Neighborhood Housing Initiative (SENH) process, advocating on behalf of the 4,000 low and moderate income families served by this agency.

We have reviewed the proposal for parcels SE-70, SE-71, and RR-32 submitted by the United South End/Lower Roxbury Development Corp. (UDC), the United Neighbors of Lower Roxbury, and the Boston Bank of Commerce. The sponsorship of the proposal joins three distinct institutions, each with an excellent record of serving the community. We find the proposal itself to be consistent, meeting EPA guidelines, and satisfying community needs.

Given the housing crisis, we at SNAP are of the considered opinion that the development of housing, as outlined in this proposal, must be a major priority.

We urge that the Board of Directors grant designation to the proposal submitted by UDC, the United Neighbors of Lower Roxbury, and the Boston Bank of Commerce for the development of parcels SE-70, SE-71, and RR-32.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Pat Cusick', written over a horizontal line.

Pat Cusick
Director

cc. Jeannette Boone, Chairperson, SNAP Advisory Committee
Don Gillis, Director of Office of Neighborhood Services
Robert Coard, Executive Director, ABCD
Thomas O' Malley, BRA
Syvalia Hyman, III, UDC

November 23, 1988

Grant Manor Tenants Association
20 East Lenox St. #403
Boston, Ma. 02118

Mr. Stephen Coyle
Director
Boston Redevelopment Authority
One City Hall Square
Boston, Ma. 02201

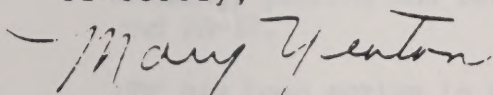
Dear Mr. Coyle:

This is submitted to express our support for the designation of BRA parcels SE70, SE71, and RR32 to the United South End/Lower Roxbury Development Corp. (UDC), the Boston Bank of Commerce, and United Neighbors of Lower Roxbury.

We are in agreement with the proposal "Roxbury Corners Housing", which would provide thirty-two (32) units of affordable housing on parcel 29A and sixteen (16) units of affordable housing on parcels SE70 and SE71. It is our understanding that parcel RR32 would be used for parking.

We urge the BRA to designate UDC, the Boston Bank of Commerce, and United Neighbors of Lower Roxbury as developers of BRA parcels SE70, SE71, and RR32.

Sincerely,


Mary Yeaton
President
Grant Manor Tenants
Association

cc: Syvalia Hyman, III, UDC
Thomas O'Malley, BRA

*Cooper
Community
Center, Inc.*

Interim Executive Director
BARBARA A. WINSTON

Chr. Board of Directors
LEILA WATERS

1st Vice-President
SADAKO HOLMES

2nd Vice-President
ARDELLE ROBINSON

Secretary
GWEN BUTLER

Treasurer
MALCOLM W. CHASE
LINDA HAMILTON

Cooper
Southern New England Conference
of the United Methodist Church
Board of Global Ministries of the
United Methodist Church - National Division
United Methodist Women

November 23, 1988

Mr. Stephen Coyle
Director
Boston Redevelopment Authority
Boston City Hall
Boston, Massachusetts 02201

Dear Mr. Coyle:

The Hattie B. Cooper Community Center, Inc. is pleased to support the efforts of the United South End/Lower Roxbury Development Corporation (UDC) to develop housing, parking and retail space in Lower Roxbury on parcels SE-40, SE-71, and RR-32.

UDC has been active in this area for some time; Val Hyman and his parents before him have been active here even longer and have been leaders in the efforts to protect the Lower Roxbury neighborhood for all its people.

We have spoken with Mr. Hyman and reviewed the UDC plans to develop mixed-income housing, parking and retail space on these parcels and would be glad to have UDC develop housing here. Much of the development of our area has been done by outsiders, and we feel that we would get a better product from someone we know and trust to build something good for Lower Roxbury.

Please give their proposal your fullest consideration.

Sincerely,

Beverly C. Sealey
Beverly C. Sealey
Executive Director

BCS/baw

cc: Thomas O'Malley, BRA
Syvalia Hyman, III, UDC

AGENCY IS
ORTED BY

